SERFF Tracking #: CFAP-129169644 State Tracking #: Company Tracking #: 1914

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name: Filing #1914 DC GHMSI IND65+ **Project Name/Number:** DC GHMSI IND65+/1914

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.

Product Name: Filing #1914 DC GHMSI IND65+

State: District of Columbia

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Filing Type: Rate

Date Submitted: 09/18/2013

SERFF Tr Num: CFAP-129169644

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num: 1914

Implementation 01/01/2014

Date Requested:

Author(s): Dwayne Lucado, Todd Switzer, Katheryn Barron, Patrick Getts, Scott Cremens

Reviewer(s): Donghan Xu (primary), Alula Selassie

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

SERFF Tracking #: CFAP-129169644 State Tracking #: Company Tracking #: 1914

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name: Filing #1914 DC GHMSI IND65+ Project Name/Number: DC GHMSI IND65+/1914

General Information

Project Name: DC GHMSI IND65+ Status of Filing in Domicile: Not Filed

Project Number: 1914 Date Approved in Domicile: **Domicile Status Comments:** Requested Filing Mode: Review & Approval Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Individual Market Type:

Overall Rate Impact: -3% Filing Status Changed: 09/20/2013

State Status Changed:

Deemer Date: Created By: Scott Cremens

Submitted By: Scott Cremens Corresponding Filing Tracking Number:

Filing Description:

This rate filing is for GHMSI Individual Medicare Supplement business, including pre-standardized and standardized products, for an effective date of 1/1/2014.

Company and Contact

Filing Contact Information

Patrick Getts, Actuarial Analyst patrick.getts@carefirst.com 10455 Mill Run Circle 410-998-7470 [Phone] Owings Mills, MD 21117 410-998-7704 [FAX]

Filing Company Information

State of Domicile: District of Group Hospitalization and Medical CoCode: 53007

Services, Inc. Columbia Group Code:

840 First Street NE Company Type: Hospital, Group Name: Medical & Dental Service or Washington, DC 20065 FEIN Number: 53-0078070

(410) 581-3000 ext. [Phone]

Indemnity

State ID Number:

Filing Fees

No Fee Required? No Retaliatory?

Fee Explanation:

SERFF Tracking #: CFAP-129169644 State Tracking #: Company Tracking #: 1914

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:Filing #1914 DC GHMSI IND65+Project Name/Number:DC GHMSI IND65+/1914

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2014 DC GHMSI Medigap Rates	Blue Cross Blue Shield 65, PRO65-0790, Medigap Plan A DC (5/99), Medigap Plan C DC (5/99), Medigap Plan F DC (5/99), Medigap UW Plan C DC (1/01), Medigap UW Plan F DC (1/01), DC/CF/MG PLAN A (6/10), DC/CF/MG PLAN B (6/10), DC/CF/MG PLAN F (6/10), DC/CF/MG PLAN H DED F (6/10), DC/CF/MG PLAN H DED F (6/10), DC/CF/MG UW PLAN B (6/10), DC/CF/MG UW PLAN B (6/10), DC/CF/MG UW PLAN C (6/10), DC/CF/MG UW PLAN HI DED F (6/10), DC/CF/MG UW PLAN HI DED F (6/10), DC/CF/MG UW PLAN HI DED F (6/10), DC/CF/MG PREM AMEND (1/12), DC/CF/MG PLAN G (2/12), DC/CF/MG PLAN M (2/12)		Previous State Filing Number: CFAP-128650841 Percent Rate Change Request:	File 1914 - GHMSI DC - Rates.pdf,

Group Hospitalization and Medical Services, Inc. (GHMSI) d.b.a. CareFirst BlueCross BlueShield

2014 MEDIGAP RATE FILING #1914

JURISDICTION: District of Columbia Effective Date: January 1, 2014 (NAIC #53007) (FEIN #53-0078070)

Rates Effective 01/01/2014

Pre-Standardized & Standardized Coverages

Blue Cross Blue Shield 65 (BCBS65)
Protection 65 (PROT65)
Supplement 65 (SUPP65)
Supplement 65 Underwritten (SUPP65 UW)
Supplement 65 (SUPP65) 2010 Plans
Supplement 65 Underwritten (SUPP65 UW) 2010 Plans

Form Numbers:

Blue Cross Blue Shield 65 PRO65-0790

Medigap Plan A DC (5/99)

Medigap Plan C DC (5/99)

Medigap Plan F DC (5/99)

Medigap UW Plan C DC (1/01)

Medigap UW Plan F DC (1/01)

DC/CF/MG PLAN A (6/10)

DC/CF/MG PLAN B (6/10)

DC/CF/MG PLAN C (6/10)

DC/CF/MG PLAN F (6/10)

DC/CF/MG PLAN HI DED F (6/10)

DC/CF/MG PLAN N (6/10)

DC/CF/MG UW PLAN B (6/10)

DC/CF/MG UW PLAN C (6/10)

DC/CF/MG UW PLAN F (6/10)

DC/CF/MG UW PLAN HI DED F (6/10)

DC/CF/MG UW PLAN N (6/10)

DC/CF/MG PREM AMEND (1/12)

DC/CF/MG PLAN G (2/12)

DC/CF/MG PLAN L (2/12)

DC/CF/MG PLAN M (2/12)

9/18/2013 1 File 1914 - GHMSI DC

District of Columbia

2014 MEDIGAP RATE FILING #1914

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2014 Proposed Pre-Standardized Product Rates

	Rates Eff 01/01/2013			Rates Eff 01/01/2014	Percentage	Dollar Increase	
Product	Monthly	Annual	Monthly	Annual	Increase	Monthly	Annual
BCBS65	\$232.63	\$2,791.56	\$232.63	\$2,791.56	0.0%	\$0.00	\$0.00
PROT65							
Ages 70 or less	\$196.86	\$2,362.32	\$196.86	\$2,362.32	0.0%	\$0.00	\$0.00
Ages 71-75	\$227.85	\$2,734.20	\$227.85	\$2,734.20	0.0%	\$0.00	\$0.00
Ages 76 or older	\$276.75	\$3,321.00	\$276.75	\$3,321.00	0.0%	\$0.00	\$0.00
Composite Rate:			\$196.86				
Age Factors:							
Ages 70 or less			1.0000				
Ages 71-75			1.1574				
Ages 76 or older			1.4058				

2014 Proposed Standardized Product Rates (1990 Plans)

Supple	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
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Ages 66 - 69 \$282.08 \$3,384.96 \$268.82 \$3,225.84 -4.7% -\$13.26	-\$159.12
Ages 70 - 74 \$341.99 \$4,103.88 \$325.91 \$3,910.92 -4.7% -\$16.08	-\$192.96
Ages 75 - 79 \$374.52 \$4,494.24 \$356.92 \$4,283.04 -4.7% -\$17.60	-\$211.20
<i>Ages</i> 80 - 84 \$395.68 \$4,748.16 \$377.08 \$4,524.96 -4.7% -\$18.60	-\$223.20
Ages 85 or older \$434.82 \$5,217.84 \$414.39 \$4,972.68 -4.7% -\$20.43	-\$245.16
Composite Rate: \$252.06 Age Factors:	
Disabled Non-Disabled 2.6529	
Age 65 1.0000	
Ages 66 - 69 1.0665	
Ages 70 - 74 1.2930	
Ages 75 - 79 1.4160	
Ages 80 - 84 1.4960	
Ages 85 or older 1.6440	

2014 Proposed Standardized Product Rates (2010 Plans)

	Rates Eff	01/01/2013	OLD METHOI Proposed Rate	s Eff 01/01/2014	Percentage	Dollar In	crease
Product	Monthly	Annual	Monthly	Annual	Increase	Monthly	Annual
SUPP65 A 2010							
Disabled	\$615.10	\$7,381.20	\$615.10	\$7,381.20	0.0%	\$0.00	\$0.00
Non-Disabled	φ015.10	ψ7,301.20	ψ013.10	Ψ7,301.20	0.070	ψ0.00	φο.σο
Age 65	\$349.49	\$4,193.88	\$349.49	\$4,193.88	0.0%	\$0.00	\$0.00
Ages 66 - 69	\$349.49	\$4,193.88	\$349.49	\$4,193.88	0.0%	\$0.00	\$0.00
Ages 70 - 74	\$409.25	\$4,911.00	\$409.25	\$4,911.00	0.0%	\$0.00	\$0.00
Ages 75 - 79	\$473.10	\$5,677.20	\$473.10	\$5,677.20	0.0%	\$0.00	\$0.00
Ages 80 - 84	\$544.51	\$6,534.12	\$544.51	\$6,534.12	0.0%	\$0.00	\$0.00
Ages 85 or older	\$559.18	\$6,710.16	\$559.18	\$6,710.16	0.0%	\$0.00	\$0.00
Composite Rate: Age Factors:			\$349.49				
Disabled Non-Disabled			1.76				
Age 65			1.0000				
Ages 66 - 69			1.0000				
Ages 70 - 74			1.1710				
Ages 75 - 79			1.3537				
Ages 80 - 84			1.5580				
Ages 85 or older			1.6000				
SUPP65 C 2010							
Disabled	\$561.40	\$6,736.80	\$561.40	\$6,736.80	0.0%	\$0.00	\$0.00
Non-Disabled							
Age 65	\$313.08	\$3,756.96	\$313.08	\$3,756.96	0.0%	\$0.00	\$0.00
Ages 66 - 69	\$333.90	\$4,006.80	\$333.90	\$4,006.80	0.0%	\$0.00	\$0.00
Ages 70 - 74	\$404.81	\$4,857.72	\$404.81	\$4,857.72	0.0%	\$0.00	\$0.00
Ages 75 - 79	\$443.32	\$5,319.84	\$443.32	\$5,319.84	0.0%	\$0.00	\$0.00
Ages 80 - 84	\$468.37	\$5,620.44	\$468.37	\$5,620.44	0.0%	\$0.00	\$0.00
Ages 85 or older	\$514.70	\$6,176.40	\$514.70	\$6,176.40	0.0%	\$0.00	\$0.00
Composite Rate: Age Factors:			\$313.08				
Disabled			1.79				
Non-Disabled			1.77				
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				
SUPP65 F 2010							
Disabled	\$701.66	\$8,419.92	\$668.68	\$8,024.16	-4.7%	-\$32.98	-\$395.76
Non-Disabled							
Age 65	\$264.49	\$3,173.88	\$252.06	\$3,024.72	-4.7%	-\$12.43	-\$149.16
Ages 66 - 69	\$282.08	\$3,384.96	\$268.82	\$3,225.84	-4.7%	-\$13.26	-\$159.12
Ages 70 - 74	\$341.99	\$4,103.88	\$325.91	\$3,910.92	-4.7%	-\$16.08	-\$192.96
Ages 75 - 79	\$374.52	\$4,494.24	\$356.92	\$4,283.04	-4.7%	-\$17.60	-\$211.20
Ages 80 - 84	\$395.68	\$4,748.16	\$377.08	\$4,524.96	-4.7%	-\$18.60	-\$223.20
Ages 85 or older	\$434.82	\$5,217.84	\$414.39	\$4,972.68	-4.7%	-\$20.43	-\$245.16
Composite Rate:			\$252.06				
Age Factors:			2 (520				
Disabled			2.6529				
Non-Disabled			1 0000				
Age 65			1.0000				
Ages 66 - 69 Ages 70 - 74			1.0665 1.2930				
Ages 70 - 74 Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				

2014 Proposed Standardized Product Rates (2010 Plans)

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		01/01/0010	OLD METHO				
		01/01/2013	_	tes Eff 01/01/2014	Percentage	Dollar In	
Product	Monthly	Annual	Monthly	Annual	Increase	Monthly	Annual
SUPP65 B 2010							
SCI 1 03 B 2010							
Non-Disabled							
Age 65	\$246.61	\$2,959.32	\$246.61	\$2,959.32	0.0%	\$0.00	\$0.00
Ages 66 - 69	\$263.01	\$3,156.12	\$263.01	\$3,156.12	0.0%	\$0.00	\$0.00
Ages 70 - 74	\$318.87	\$3,826.44	\$318.87	\$3,826.44	0.0%	\$0.00	\$0.00
Ages 75 - 79	\$349.20	\$4,190.40	\$349.20	\$4,190.40	0.0%	\$0.00	\$0.00
Ages 80 - 84	\$368.93	\$4,427.16	\$368.93	\$4,427.16	0.0%	\$0.00	\$0.00
Ages 85 or older	\$405.43	\$4,865.16	\$405.43	\$4,865.16	0.0%	\$0.00	\$0.00
Composite Rate: Age Factors:			\$246.61				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				
SUPP65 N 2010							
Non-Disabled							
Age 65	\$240.72	\$2,888.64	\$240.72	\$2,888.64	0.0%	\$0.00	\$0.00
Ages 66 - 69	\$256.73	\$3,080.76	\$256.73	\$3,080.76	0.0%	\$0.00	\$0.00
Ages 70 - 74	\$311.25	\$3,735.00	\$311.25	\$3,735.00	0.0%	\$0.00	\$0.00
Ages 75 - 79	\$340.86	\$4,090.32	\$340.86	\$4,090.32	0.0%	\$0.00	\$0.00
Ages 80 - 84	\$360.12	\$4,321.44	\$360.12	\$4,321.44	0.0%	\$0.00	\$0.00
Ages 85 or older	\$395.74	\$4,748.88	\$395.74	\$4,748.88	0.0%	\$0.00	\$0.00
Composite Rate: Age Factors:			\$240.72				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				
SUPP65 High F 2010							
Non-Disabled							
Age 65	\$112.76	\$1,353.12	\$112.76	\$1,353.12	0.0%	\$0.00	\$0.00
Ages 66 - 69	\$120.26	\$1,443.12	\$120.26	\$1,443.12	0.0%	\$0.00	\$0.00
Ages 70 - 74	\$145.80	\$1,749.60	\$145.80	\$1,749.60	0.0%	\$0.00	\$0.00
Ages 75 - 79	\$159.67	\$1,916.04	\$159.67	\$1,916.04	0.0%	\$0.00	\$0.00
Ages 80 - 84	\$168.69	\$2,024.28	\$168.69	\$2,024.28	0.0%	\$0.00	\$0.00
Ages 85 or older	\$185.38	\$2,224.56	\$185.38	\$2,224.56	0.0%	\$0.00	\$0.00
Composite Rate: Age Factors:			\$112.76				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				

2014 Proposed Plan C Underwritten Rates (1990 Plans)

	Monthl	y Rates Eff 01.	/01/2013	-	Ionthly Rates E	ff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$186.07	\$168.35	\$177.21	\$186.07	\$168.35	\$177.21	0.0%	\$0.00	1.0000
66	\$195.37	\$176.77	\$186.07	\$195.37	\$176.77	\$186.07	0.0%	\$0.00	1.0500
67	\$199.41	\$180.42	\$189.92	\$199.41	\$180.42	\$189.92	0.0%	\$0.00	1.0717
68	\$203.54	\$184.16	\$193.85	\$203.54	\$184.16	\$193.85	0.0%	\$0.00	1.0939
69	\$207.75	\$187.96	\$197.85	\$207.75	\$187.96	\$197.85	0.0%	\$0.00	1.1165
70	\$234.32	\$212.00	\$223.16	\$234.32	\$212.00	\$223.16	0.0%	\$0.00	1.2593
71	\$239.16	\$216.38	\$227.77	\$239.16	\$216.38	\$227.77	0.0%	\$0.00	1.2853
72	\$244.12	\$220.87	\$232.50	\$244.12	\$220.87	\$232.50	0.0%	\$0.00	1.3120
73	\$249.19	\$225.45	\$237.32	\$249.19	\$225.45	\$237.32	0.0%	\$0.00	1.3392
74	\$254.34	\$230.12	\$242.23	\$254.34	\$230.12	\$242.23	0.0%	\$0.00	1.3669
75	\$266.27	\$240.91	\$253.59	\$266.27	\$240.91	\$253.59	0.0%	\$0.00	1.4310
76	\$271.77	\$245.89	\$258.83	\$271.77	\$245.89	\$258.83	0.0%	\$0.00	1.4606
77	\$277.41	\$250.99	\$264.20	\$277.41	\$250.99	\$264.20	0.0%	\$0.00	1.4909
78	\$283.14	\$256.18	\$269.66	\$283.14	\$256.18	\$269.66	0.0%	\$0.00	1.5217
79	\$289.00	\$261.48	\$275.24	\$289.00	\$261.48	\$275.24	0.0%	\$0.00	1.5532
80	\$295.00	\$266.90	\$280.95	\$295.00	\$266.90	\$280.95	0.0%	\$0.00	1.5854
81	\$301.12	\$272.44	\$286.78	\$301.12	\$272.44	\$286.78	0.0%	\$0.00	1.6183
82	\$307.35	\$278.08	\$292.72	\$307.35	\$278.08	\$292.72	0.0%	\$0.00	1.6518
83	\$313.71	\$283.84	\$298.78	\$313.71	\$283.84	\$298.78	0.0%	\$0.00	1.6860
84	\$320.21	\$289.71	\$304.96	\$320.21	\$289.71	\$304.96	0.0%	\$0.00	1.7209
85+	\$326.83	\$295.71	\$311.27	\$326.83	\$295.71	\$311.27	0.0%	\$0.00	1.7565
		T 700 044	01/2012	-		2001/01/2011	_		
		Rates Eff 01/		-	Annual Rates Et		Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$2,232.84	\$2,020.20	\$2,126.52	\$2,232.84	\$2,020.20	\$2,126.52	0.0%	\$0.00	1.0000
66	\$2,232.84	\$2,020.20	\$2,120.32	\$2,232.64	\$2,020.20	\$2,120.32	0.0%	\$0.00	1.0500
67	\$2,392.92	\$2,121.24	\$2,232.84	\$2,344.44	\$2,121.24	\$2,232.84	0.0%	\$0.00	1.0300
68				-			0.0%	\$0.00	
69	\$2,442.48	\$2,209.92	\$2,326.20 \$2,374.20	\$2,442.48	\$2,209.92	\$2,326.20		\$0.00	1.0939
	\$2,493.00	\$2,255.52 \$2,544.00		\$2,493.00	\$2,255.52	\$2,374.20	0.0%	\$0.00	1.1165
70 71	\$2,811.84 \$2,869.92		\$2,677.92 \$2,733.24	\$2,811.84 \$2,869.92	\$2,544.00 \$2,596.56	\$2,677.92 \$2,733.24	0.0%	\$0.00	1.2593
/ 1							0.0%	\$0.00	1.2853
		\$2,596.56					0.00/	ቀለ ለለ	
72	\$2,929.44	\$2,650.44	\$2,790.00	\$2,929.44	\$2,650.44	\$2,790.00	0.0%	\$0.00	1.3120
72 73	\$2,929.44 \$2,990.28	\$2,650.44 \$2,705.40	\$2,790.00 \$2,847.84	\$2,929.44 \$2,990.28	\$2,650.44 \$2,705.40	\$2,790.00 \$2,847.84	0.0%	\$0.00	1.3392
72 73 74	\$2,929.44 \$2,990.28 \$3,052.08	\$2,650.44 \$2,705.40 \$2,761.44	\$2,790.00 \$2,847.84 \$2,906.76	\$2,929.44 \$2,990.28 \$3,052.08	\$2,650.44 \$2,705.40 \$2,761.44	\$2,790.00 \$2,847.84 \$2,906.76	0.0% 0.0%	\$0.00 \$0.00	1.3392 1.3669
72 73 74 75	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08	0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310
72 73 74 75 76	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96	0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606
72 73 74 75 76 77	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40	0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909
72 73 74 75 76 77 78	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92	0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909 1.5217
72 73 74 75 76 77 78 79	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88	0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532
72 73 74 75 76 77 78 79 80	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854
72 73 74 75 76 77 78 79 80 81	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,540.00	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,613.44	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183
72 73 74 75 76 77 78 79 80 81 82	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,613.44 \$3,688.20	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28 \$3,336.96	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36 \$3,512.64	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,613.44 \$3,688.20	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28 \$3,336.96	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36 \$3,512.64	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183 1.6518
72 73 74 75 76 77 78 79 80 81 82 83	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,613.44 \$3,688.20 \$3,764.52	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28 \$3,336.96 \$3,406.08	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36 \$3,512.64 \$3,585.36	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,613.44 \$3,688.20 \$3,764.52	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28 \$3,336.96 \$3,406.08	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36 \$3,512.64 \$3,585.36	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183 1.6518 1.6860
72 73 74 75 76 77 78 79 80 81 82	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,613.44 \$3,688.20	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28 \$3,336.96	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36 \$3,512.64	\$2,929.44 \$2,990.28 \$3,052.08 \$3,195.24 \$3,261.24 \$3,328.92 \$3,397.68 \$3,468.00 \$3,540.00 \$3,613.44 \$3,688.20	\$2,650.44 \$2,705.40 \$2,761.44 \$2,890.92 \$2,950.68 \$3,011.88 \$3,074.16 \$3,137.76 \$3,202.80 \$3,269.28 \$3,336.96	\$2,790.00 \$2,847.84 \$2,906.76 \$3,043.08 \$3,105.96 \$3,170.40 \$3,235.92 \$3,302.88 \$3,371.40 \$3,441.36 \$3,512.64	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183 1.6518

Note: The composite rate is \$177.21 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

2014 Proposed Plan C Underwritten Rates (2010 Plan) OLD METHODOLOGY

	Month	ly Rates Eff 01/	01/2013	Proposed N	Ionthly Rates E	Eff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$186.07	\$168.35	\$177.21	\$186.07	\$168.35	\$177.21	0.0%	\$0.00	1.0000
66	\$195.37	\$176.77	\$186.07	\$195.37	\$176.77	\$186.07	0.0%	\$0.00	1.0500
67	\$199.41	\$180.42	\$189.92	\$199.41	\$180.42	\$189.92	0.0%	\$0.00	1.0717
68	\$203.54	\$184.16	\$193.85	\$203.54	\$184.16	\$193.85	0.0%	\$0.00	1.0939
69	\$207.75	\$187.96	\$197.85	\$207.75	\$187.96	\$197.85	0.0%	\$0.00	1.1165
70	\$234.32	\$212.00	\$223.16	\$234.32	\$212.00	\$223.16	0.0%	\$0.00	1.2593
71	\$239.16	\$216.38	\$227.77	\$239.16	\$216.38	\$227.77	0.0%	\$0.00	1.2853
72	\$244.12	\$220.87	\$232.50	\$244.12	\$220.87	\$232.50	0.0%	\$0.00	1.3120
73	\$249.19	\$225.45	\$237.32	\$249.19	\$225.45	\$237.32	0.0%	\$0.00	1.3392
74	\$254.34	\$230.12	\$242.23	\$254.34	\$230.12	\$242.23	0.0%	\$0.00	1.3669
75	\$266.27	\$240.91	\$253.59	\$266.27	\$240.91	\$253.59	0.0%	\$0.00	1.4310
76	\$271.77	\$245.89	\$258.83	\$271.77	\$245.89	\$258.83	0.0%	\$0.00	1.4606
77	\$277.41	\$250.99	\$264.20	\$277.41	\$250.99	\$264.20	0.0%	\$0.00	1.4909
78	\$283.14	\$256.18	\$269.66	\$283.14	\$256.18	\$269.66	0.0%	\$0.00	1.5217
79	\$289.00	\$261.48	\$275.24	\$289.00	\$261.48	\$275.24	0.0%	\$0.00	1.5532
80	\$295.00	\$266.90	\$280.95	\$295.00	\$266.90	\$280.95	0.0%	\$0.00	1.5854
81	\$301.12	\$272.44	\$286.78	\$301.12	\$272.44	\$286.78	0.0%	\$0.00	1.6183
82	\$307.35	\$278.08	\$292.72	\$307.35	\$278.08	\$292.72	0.0%	\$0.00	1.6518
83	\$313.71	\$283.84	\$298.78	\$313.71	\$283.84	\$298.78	0.0%	\$0.00	1.6860
84	\$320.21	\$289.71	\$304.96	\$320.21	\$289.71	\$304.96	0.0%	\$0.00	1.7209
85+	\$326.83	\$295.71	\$311.27	\$326.83	\$295.71	\$311.27	0.0%	\$0.00	1.7565
	Annus	al Rates Eff 01/0	01/2013	Proposed	Annual Rates E	ff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
11500	111110	1 0111410	<u> </u>	1,1410	1 01111110	Buse	l	merease	
65	\$2,232.84	\$2,020.20	\$2,126.52	\$2,232.84	\$2,020.20	\$2,126.52	0.0%	\$0.00	1.0000
66	\$2,344.44	\$2,121.24	\$2,232.84	\$2,344.44	\$2,121.24	\$2,232.84	0.0%	\$0.00	1.0500
67	\$2,392.92	\$2,165.04	\$2,279.04	\$2,392.92	\$2,165.04	\$2,279.04	0.0%	\$0.00	1.0717
68	\$2,442.48	\$2,209.92	\$2,326.20	\$2,442.48	\$2,209.92	\$2,326.20	0.0%	\$0.00	1.0939
69	\$2,493.00	\$2,255.52	\$2,374.20	\$2,493.00	\$2,255.52	\$2,374.20	0.0%	\$0.00	1.1165
70	\$2,811.84	\$2,544.00	\$2,677.92	\$2,811.84	\$2,544.00	\$2,677.92	0.0%	\$0.00	1.2593
71	\$2,869.92	\$2,596.56	\$2,733.24	\$2,869.92	\$2,596.56	\$2,733.24	0.0%	\$0.00	1.2853
72	\$2,929.44	\$2,650.44	\$2,790.00	\$2,929.44	\$2,650.44	\$2,790.00	0.0%	\$0.00	1.3120
73	\$2,990.28	\$2,705.40	\$2,847.84	\$2,990.28	\$2,705.40	\$2,847.84	0.0%	\$0.00	1.3392
74	\$3,052.08	\$2,761.44	\$2,906.76	\$3,052.08	\$2,761.44	\$2,906.76	0.0%	\$0.00	1.3669
75	\$3,195.24	\$2,890.92	\$3,043.08	\$3,195.24	\$2,890.92	\$3,043.08	0.0%	\$0.00	1.4310
76	\$3,261.24	\$2,950.68	\$3,105.96	\$3,261.24	\$2,950.68	\$3,105.96	0.0%	\$0.00	1.4606
70 77	\$3,328.92	\$3,011.88	\$3,170.40	\$3,328.92	\$3,011.88	\$3,170.40	0.0%	\$0.00	1.4909
78	\$3,397.68	\$3,074.16	\$3,235.92	\$3,326.52	\$3,074.16	\$3,235.92	0.0%	\$0.00	1.5217
78 79	\$3,468.00	\$3,074.10	\$3,233.92	\$3,468.00	\$3,074.10	\$3,302.88	0.0%	\$0.00	1.5532
80	\$3,540.00	\$3,137.70	\$3,302.88	\$3,540.00	\$3,202.80	\$3,302.88	0.0%	\$0.00	1.5854
80 81	\$3,540.00	\$3,202.80 \$3,269.28	\$3,371.40	\$3,613.44	\$3,269.28	\$3,371.40	0.0%	\$0.00	1.5854
82	\$3,688.20	\$3,269.28 \$3,336.96	\$3,512.64	\$3,688.20	\$3,269.28 \$3,336.96	\$3,441.36	0.0%	\$0.00	1.6518
82 83	\$3,764.52		\$3,585.36	\$3,764.52	\$3,330.90	\$3,585.36	0.0%	\$0.00	1.6860
83 84	\$3,764.52 \$3,842.52	\$3,406.08 \$3,476.52	\$3,585.36 \$3,659.52	\$3,764.52	\$3,406.08 \$3,476.52	\$3,585.36 \$3,659.52	0.0%	\$0.00	1.7209
04	JJ,042.JZ	33.4/0.32	あ.つ.ひ.フラフム	1 33.042.32	DD.4/D.1/	J 1.0 19. 1/.	U.U%	かいしい	1.7709
85+	\$3,921.96	\$3,548.52	\$3,735.24	\$3,921.96	\$3,548.52	\$3,735.24	0.0%	\$0.00	1.7565

Note: The composite rate is \$177.21 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

2014 Proposed Plan F Underwritten Rates (1990 Plans)

		y Rates Eff 01		_	-	Eff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$166.83	\$150.95	\$158.89	\$158.99	\$143.85	\$151.42	-4.7%	-\$7.47	1.0000
66	\$175.18	\$158.49	\$166.83	\$166.94	\$151.04	\$158.99	-4.7%	-\$7.84	1.0500
67	\$178.80	\$161.77	\$170.28	\$170.39	\$154.16	\$162.28	-4.7%	-\$8.00	1.0717
68	\$182.50	\$165.12	\$173.81	\$173.92	\$157.36	\$165.64	-4.7%	-\$8.17	1.0939
69	\$186.27	\$168.53	\$177.40	\$177.51	\$160.61	\$169.06	-4.7%	-\$8.34	1.1165
70	\$210.09	\$190.09	\$200.09	\$200.22	\$181.15	\$190.68	-4.7%	-\$9.41	1.2593
71	\$214.43	\$194.01	\$204.22	\$204.35	\$184.89	\$194.62	-4.7%	-\$9.60	1.2853
72	\$218.89	\$198.04	\$208.46	\$208.60	\$188.73	\$198.66	-4.7%	-\$9.80	1.3120
73	\$223.42	\$202.15	\$212.79	\$212.92	\$192.64	\$202.78	-4.7%	-\$10.01	1.3392
74	\$228.05	\$206.33	\$217.19	\$217.32	\$196.63	\$206.98	-4.7%	-\$10.21	1.3669
75	\$238.74	\$216.00	\$227.37	\$227.52	\$205.85	\$216.68	-4.7%	-\$10.69	1.4310
76	\$243.68	\$220.47	\$232.07	\$232.22	\$210.11	\$221.16	-4.7%	-\$10.91	1.4606
77	\$248.73	\$225.04	\$236.89	\$237.04	\$214.46	\$225.75	-4.7%	-\$11.14	1.4909
78	\$253.87	\$229.69	\$241.78	\$241.94	\$218.90	\$230.42	-4.7%	-\$11.36	1.5217
79	\$259.13	\$234.45	\$246.79	\$246.94	\$223.43	\$235.19	-4.7%	-\$11.60	1.5532
80	\$264.50	\$239.31	\$251.90	\$252.06	\$228.06	\$240.06	-4.7%	-\$11.84	1.5854
81	\$269.99	\$244.28	\$257.13	\$257.30	\$232.79	\$245.04	-4.7%	-\$12.09	1.6183
82	\$275.58	\$249.33	\$262.45	\$262.62	\$237.61	\$250.12	-4.7%	-\$12.33	1.6518
83	\$281.28	\$254.49	\$267.89	\$268.06	\$242.53	\$255.29	-4.7%	-\$12.60	1.6860
84	\$287.11	\$259.76	\$273.43	\$273.61	\$247.55	\$260.58	-4.7%	-\$12.85	1.7209
85+	\$293.04	\$265.14	\$279.09	\$279.27	\$252.67	\$265.97	-4.7%	-\$13.12	1.7565
		1.0 - Ecc.01	(0.1/2.0.1.2			100 04 (04 (004 4		D D II	
1 222	Annua Male	1 Rates Eff 01/	01/2013 Base	Male Male	Annual Rates E Female	Base	Percentage Increase	Base Dollar Increase	Age Factors
Ages	Maie	Female	Dase	Maie	remaie	Base	Ilicrease	Hicrease	ractors
65	\$2,001.96	\$1,811.40	\$1,906.68	\$1,907.88	\$1,726.20	\$1,817.04	-4.7%	-\$89.64	1.0000
66	\$2,102.16	\$1,901.88	\$2,001.96	\$2,003.28	\$1,812.48	\$1,907.88	-4.7%	-\$94.08	1.0500
67	\$2,145.60	\$1,941.24	\$2,043.36	\$2,044.68	\$1,849.92	\$1,947.36	-4.7%	-\$96.00	1.0718
68	\$2,190.00	\$1,981.44	\$2,045.72	\$2,044.00	\$1,888.32	\$1,987.68	-4.7%	-\$98.04	1.0939
69	\$2,235.24	\$2,022.36	\$2,128.80	\$2,130.12	\$1,927.32	\$2,028.72	-4.7%	-\$100.08	1.1165
70	\$2,521.08	\$2,281.08	\$2,401.08	\$2,402.64	\$2,173.80	\$2,288.16	-4.7%	-\$100.00	1.2593
70	\$2,573.16	\$2,328.12	\$2,450.64	\$2,452.20	\$2,173.80	\$2,335.44	-4.7% -4.7%	-\$112.92	1.2854
72	\$2,626.68	\$2,376.48	\$2,501.52	\$2,503.20	\$2,264.76	\$2,383.92	-4.7%	-\$117.60	1.3119
73	\$2,681.04	\$2,376.48	\$2,553.48	\$2,555.04	\$2,204.70	\$2,433.36	-4.7%	-\$117.00	1.3392
74	\$2,736.60	\$2,425.86	\$2,606.28	\$2,555.04	\$2,311.00	\$2,483.76	-4.7%	-\$120.12	1.3669
			\$2,728.44	\$2,730.24		\$2,463.76	-4.7% -4.7%	-\$122.32 -\$128.28	1.4310
75 76	\$2,864.88	\$2,592.00			\$2,470.20				
	\$2,924.16	\$2,645.64	\$2,784.84	\$2,786.64	\$2,521.32	\$2,653.92	-4.7%	-\$130.92	1.4606
77 79	\$2,984.76	\$2,700.48	\$2,842.68	\$2,844.48	\$2,573.52	\$2,709.00	-4.7%	-\$133.68	1.4909
78 70	\$3,046.44	\$2,756.28	\$2,901.36	\$2,903.28	\$2,626.80	\$2,765.04	-4.7%	-\$136.32 \$130.20	1.5218
79	\$3,109.56	\$2,813.40	\$2,961.48	\$2,963.28	\$2,681.16	\$2,822.28	-4.7%	-\$139.20	1.5533
80	\$3,174.00	\$2,871.72	\$3,022.80	\$3,024.72	\$2,736.72	\$2,880.72	-4.7%	-\$142.08	1.5854
81	\$3,239.88	\$2,931.36	\$3,085.56	\$3,087.60	\$2,793.48	\$2,940.48	-4.7%	-\$145.08	1.6182
82	\$3,306.96	\$2,991.96	\$3,149.40	\$3,151.44	\$2,851.32	\$3,001.44	-4.7%	-\$147.96	1.6518
83	\$3,375.36	\$3,053.88	\$3,214.68	\$3,216.72	\$2,910.36	\$3,063.48	-4.7%	-\$151.20	1.6860
84	\$3,445.32	\$3,117.12	\$3,281.16	\$3,283.32	\$2,970.60	\$3,126.96	-4.7%	-\$154.20	1.7210
85+	\$3,516.48	\$3,181.68	\$3,349.08	\$3,351.24	\$3,032.04	\$3,191.64	-4.7%	-\$157.44	1.7565

Note: The composite rate is \$151.42 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

2014 Proposed Plan F Underwritten Rates (2010 Plan) OLD METHODOLOGY

	Monthl	y Rates Eff 01	/01/2013	Proposed M	onthly Rates E	ff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$166.83	\$150.95	\$158.89	\$158.99	\$143.85	\$151.42	-4.7%	-\$7.47	1.0000
66	\$175.18	\$158.49	\$166.83	\$166.94	\$151.04	\$158.99	-4.7%	-\$7.84	1.0500
67	\$178.80	\$161.77	\$170.28	\$170.39	\$154.16	\$162.28	-4.7%	-\$8.00	1.0717
68	\$182.50	\$165.12	\$173.81	\$173.92	\$157.36	\$165.64	-4.7%	-\$8.17	1.0939
69	\$186.27	\$168.53	\$177.40	\$177.51	\$160.61	\$169.06	-4.7%	-\$8.34	1.1165
70	\$210.09	\$190.09	\$200.09	\$200.22	\$181.15	\$190.68	-4.7%	-\$9.41	1.2593
71	\$214.43	\$194.01	\$204.22	\$204.35	\$184.89	\$194.62	-4.7%	-\$9.60	1.2853
72	\$218.89	\$198.04	\$208.46	\$208.60	\$188.73	\$198.66	-4.7%	-\$9.80	1.3120
73	\$223.42	\$202.15	\$212.79	\$212.92	\$192.64	\$202.78	-4.7%	-\$10.01	1.3392
74	\$228.05	\$206.33	\$217.19	\$217.32	\$196.63	\$206.98	-4.7%	-\$10.21	1.3669
75	\$238.74	\$216.00	\$227.37	\$227.52	\$205.85	\$216.68	-4.7%	-\$10.69	1.4310
76	\$243.68	\$220.47	\$232.07	\$232.22	\$210.11	\$221.16	-4.7%	-\$10.91	1.4606
77	\$248.73	\$225.04	\$236.89	\$237.04	\$214.46	\$225.75	-4.7%	-\$11.14	1.4909
78	\$253.87	\$229.69	\$241.78	\$241.94	\$218.90	\$230.42	-4.7%	-\$11.36	1.5217
79	\$259.13	\$234.45	\$246.79	\$246.94	\$223.43	\$235.19	-4.7%	-\$11.60	1.5532
80	\$264.50	\$239.31	\$251.90	\$252.06	\$228.06	\$240.06	-4.7%	-\$11.84	1.5854
81	\$269.99	\$244.28	\$257.13	\$257.30	\$232.79	\$245.04	-4.7%	-\$12.09	1.6183
82	\$275.58	\$249.33	\$262.45	\$262.62	\$237.61	\$250.12	-4.7%	-\$12.33	1.6518
83	\$281.28	\$254.49	\$267.89	\$268.06	\$242.53	\$255.29	-4.7%	-\$12.60	1.6860
84	\$287.11	\$259.76	\$273.43	\$273.61	\$247.55	\$260.58	-4.7%	-\$12.85	1.7209
85+	\$293.04	\$265.14	\$279.09	\$279.27	\$252.67	\$265.97	-4.7%	-\$13.12	1.7565
051	Ψ2>3.01	Ψ203.11	Ψ279.09	Ψ277.27	Ψ232.07	Ψ203.57	1.770	Ψ13.12	1.7505
-	Annual Rates Eff 01/01/2013				nnual Rates Ef	f 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$2,001.96	\$1,811.40	\$1,906.68	\$1,907.88	\$1,726.20	\$1,817.04	-4.7%	-\$89.64	1.0000
66	\$2,102.16	\$1,901.88	\$2,001.96	\$2,003.28	\$1,812.48	\$1,907.88	-4.7%	-\$94.08	1.0500
67	\$2,145.60	\$1,941.24	\$2,043.36	\$2,044.68	\$1,849.92	\$1,947.36	-4.7%	-\$96.00	1.0717
68	\$2,190.00	\$1,981.44	\$2,085.72	\$2,087.04	\$1,888.32	\$1,987.68	-4.7%	-\$98.04	1.0939
69	\$2,235.24	\$2,022.36	\$2,128.80	\$2,130.12	\$1,927.32	\$2,028.72	-4.7%	-\$100.08	1.1165
70	\$2,521.08	\$2,281.08	\$2,401.08	\$2,402.64	\$2,173.80	\$2,288.16	-4.7%	-\$112.92	1.2593
71	\$2,573.16	\$2,328.12	\$2,450.64	\$2,452.20	\$2,218.68	\$2,335.44	-4.7%	-\$115.20	1.2853
72	\$2,626.68	\$2,376.48	\$2,501.52	\$2,503.20	\$2,264.76	\$2,383.92	-4.7%	-\$117.60	1.3120
73	\$2,681.04	\$2,425.80	\$2,553.48	\$2,555.04	\$2,311.68	\$2,433.36	-4.7%	-\$120.12	1.3392
74	\$2,736.60	\$2,475.96	\$2,606.28	\$2,607.84	\$2,359.56	\$2,483.76	-4.7%	-\$122.52	1.3669
75	\$2,864.88	\$2,592.00	\$2,728.44	\$2,730.24	\$2,470.20	\$2,600.16	-4.7%	-\$128.28	1.4310
76	\$2,924.16	\$2,645.64	\$2,784.84	\$2,786.64	\$2,521.32	\$2,653.92	-4.7%	-\$130.92	1.4606
77	\$2,984.76	\$2,700.48	\$2,842.68	\$2,844.48	\$2,573.52	\$2,709.00	-4.7%	-\$133.68	1.4909
78	\$3,046.44	\$2,756.28	\$2,901.36	\$2,903.28	\$2,626.80	\$2,765.04	-4.7%	-\$136.32	1.5217
79	\$3,109.56	\$2,813.40	\$2,961.48	\$2,963.28	\$2,681.16	\$2,822.28	-4.7%	-\$139.20	1.5532
80	\$3,174.00	\$2,871.72	\$3,022.80	\$3,024.72	\$2,736.72	\$2,880.72	-4.7%	-\$135.20	1.5854
81	\$3,239.88	\$2,931.36	\$3,085.56	\$3,024.72	\$2,793.48	\$2,940.48	-4.7%	-\$145.08	1.6183
82	\$3,306.96	\$2,991.96	\$3,149.40	\$3,087.00	\$2,753.46	\$3,001.44	-4.7%	-\$147.96	1.6518
83	\$3,375.36	\$3,053.88	\$3,149.40	\$3,131.44	\$2,831.32	\$3,063.48	-4.7% -4.7%	-\$147.90	1.6860
84	\$3,445.32	\$3,033.88	\$3,214.08	\$3,283.32	\$2,910.30	\$3,005.46	-4.7% -4.7%	-\$151.20	1.7209
0-	ΨJ, TT J.JZ	Ψ2,11/.12	Ψυ,Δ01.10	Ψυ,20υ.υ2	Ψ2,270.00	$\psi_{2}, 120.70$	-T. / /U	-ψ1J4.ΔU	1.7409
85+	\$3,516.48	\$3,181.68	\$3,349.08	\$3,351.24	\$3,032.04	\$3,191.64	-4.7%	-\$157.44	1.7565

Note: The composite rate is \$151.42 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

2014 Proposed Plan B Underwritten Rates (2010 Plan) OLD METHODOLOGY

1	Monthl	y Rates Eff 01	/01/2013	Proposed M	Ionthly Rates E	ff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$146.80	\$132.82	\$139.81	\$146.80	\$132.82	\$139.81	0.0%	\$0.00	1.0000
66	\$154.14	\$139.46	\$146.80	\$154.14	\$139.46	\$146.80	0.0%	\$0.00	1.0500
67	\$157.33	\$142.34	\$149.83	\$157.33	\$142.34	\$149.83	0.0%	\$0.00	1.0717
68	\$160.59	\$145.29	\$152.94	\$160.59	\$145.29	\$152.94	0.0%	\$0.00	1.0939
69	\$163.90	\$148.29	\$156.10	\$163.90	\$148.29	\$156.10	0.0%	\$0.00	1.1165
70	\$184.87	\$167.26	\$176.06	\$184.87	\$167.26	\$176.06	0.0%	\$0.00	1.2593
71	\$188.68	\$170.71	\$179.70	\$188.68	\$170.71	\$179.70	0.0%	\$0.00	1.2853
72	\$192.60	\$174.26	\$183.43	\$192.60	\$174.26	\$183.43	0.0%	\$0.00	1.3120
73	\$196.60	\$177.87	\$187.23	\$196.60	\$177.87	\$187.23	0.0%	\$0.00	1.3392
74	\$200.66	\$181.55	\$191.11	\$200.66	\$181.55	\$191.11	0.0%	\$0.00	1.3669
75	\$210.07	\$190.06	\$200.07	\$210.07	\$190.06	\$200.07	0.0%	\$0.00	1.4310
76	\$214.42	\$194.00	\$204.21	\$214.42	\$194.00	\$204.21	0.0%	\$0.00	1.4606
77	\$218.86	\$198.02	\$208.44	\$218.86	\$198.02	\$208.44	0.0%	\$0.00	1.4909
78	\$223.39	\$202.11	\$212.75	\$223.39	\$202.11	\$212.75	0.0%	\$0.00	1.5217
79	\$228.01	\$206.30	\$217.15	\$228.01	\$206.30	\$217.15	0.0%	\$0.00	1.5532
80	\$232.74	\$210.57	\$221.65	\$232.74	\$210.57	\$221.65	0.0%	\$0.00	1.5854
81	\$237.57	\$214.94	\$226.25	\$237.57	\$214.94	\$226.25	0.0%	\$0.00	1.6183
82	\$242.49	\$219.39	\$230.94	\$242.49	\$219.39	\$230.94	0.0%	\$0.00	1.6518
83	\$247.51	\$223.93	\$235.72	\$247.51	\$223.93	\$235.72	0.0%	\$0.00	1.6860
84	\$252.63	\$228.57	\$240.60	\$252.63	\$228.57	\$240.60	0.0%	\$0.00	1.7209
85+	\$257.86	\$233.30	\$245.58	\$257.86	\$233.30	\$245.58	0.0%	\$0.00	1.7565
	A nnuo	l Rates Eff 01	/01/2012	Droposed A	annual Rates Ef	£ 01/01/2014	Percentage	Base Dollar	
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Age Factors
Ages	waic	Temate	Dasc	Iviaic	Temate	Dasc	mercase	merease	ractors
65	\$1,761.60	\$1,593.84	\$1,677.72	\$1,761.60	\$1,593.84	\$1,677.72	0.0%	\$0.00	1.0000
66	\$1,849.68	\$1,673.52	\$1,761.60	\$1,849.68	\$1,673.52	\$1,761.60	0.0%	\$0.00	1.0500
67	\$1,887.96	\$1,708.08	\$1,797.96	\$1,887.96	\$1,708.08	\$1,797.96	0.0%	\$0.00	1.0717
68	\$1,927.08	\$1,743.48	\$1,835.28	\$1,927.08	\$1,743.48	\$1,835.28	0.0%	\$0.00	1.0939
69	\$1,966.80	\$1,779.48	\$1,873.20	\$1,966.80	\$1,779.48	\$1,873.20	0.0%	\$0.00	1.1165
70	\$2,218.44	\$2,007.12	\$2,112.72	\$2,218.44	\$2,007.12	\$2,112.72	0.0%	\$0.00	1.2593
71	\$2,264.16	\$2,048.52	\$2,156.40	\$2,264.16	\$2,048.52	\$2,156.40	0.0%	\$0.00	1.2853
72	\$2,311.20	\$2,091.12	\$2,201.16	\$2,311.20	\$2,091.12	\$2,201.16	0.0%	\$0.00	1.3120
73	\$2,359.20	\$2,134.44	\$2,246.76	\$2,359.20	\$2,134.44	\$2,246.76	0.0%	\$0.00	1.3392
74	\$2,407.92	\$2,178.60	\$2,293.32	\$2,407.92	\$2,178.60	\$2,293.32	0.0%	\$0.00	1.3669
7 5	\$2,520.84	\$2,280.72	\$2,400.84	\$2,520.84	\$2,280.72	\$2,400.84	0.0%	\$0.00	1.4310
76	\$2,573.04	\$2,328.00	\$2,450.52	\$2,573.04	\$2,280.72	\$2,450.52	0.0%	\$0.00	1.4606
70 77	\$2,626.32	\$2,326.00	\$2,430.32	\$2,575.04	\$2,326.00	\$2,430.32	0.0%	\$0.00	1.4909
77 78	\$2,680.68	\$2,370.24	\$2,553.00	\$2,680.68	\$2,370.24	\$2,553.00	0.0%	\$0.00	1.5217
78 79	\$2,736.12	\$2,425.52	\$2,605.80	\$2,736.12	\$2,425.52	\$2,555.00	0.0%	\$0.00	1.5532
79 80	\$2,730.12	\$2,473.60	\$2,659.80	\$2,730.12	\$2,473.60	\$2,659.80	0.0%	\$0.00	1.5854
								\$0.00	
81	\$2,850.84	\$2,579.28	\$2,715.00	\$2,850.84	\$2,579.28	\$2,715.00	0.0%		1.6183
82	\$2,909.88	\$2,632.68	\$2,771.28	\$2,909.88	\$2,632.68	\$2,771.28	0.0%	\$0.00	1.6518
83	\$2,970.12	\$2,687.16	\$2,828.64	\$2,970.12	\$2,687.16	\$2,828.64	0.0%	\$0.00	1.6860
84	\$3,031.56	\$2,742.84	\$2,887.20	\$3,031.56	\$2,742.84	\$2,887.20	0.0%	\$0.00	1.7209
85+	\$3,094.32	\$2,799.60	\$2,946.96	\$3,094.32	\$2,799.60	\$2,946.96	0.0%	\$0.00	1.7565

Note: The composite rate is \$139.81 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

2014 Proposed Plan N Underwritten Rates (2010 Plan) OLD METHODOLOGY

	Monthly	Rates Eff 01/0	01/2013	Proposed M	onthly Rates Et	ff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$143.28	\$129.64	\$136.46	\$143.28	\$129.64	\$136.46	0.0%	\$0.00	1.0000
66	\$150.45	\$136.12	\$143.28	\$150.45	\$136.12	\$143.28	0.0%	\$0.00	1.0500
67	\$153.56	\$138.93	\$146.24	\$153.56	\$138.93	\$146.24	0.0%	\$0.00	1.0717
68	\$156.74	\$141.81	\$149.27	\$156.74	\$141.81	\$149.27	0.0%	\$0.00	1.0939
69	\$159.98	\$144.74	\$152.36	\$159.98	\$144.74	\$152.36	0.0%	\$0.00	1.1165
70	\$180.44	\$163.25	\$171.84	\$180.44	\$163.25	\$171.84	0.0%	\$0.00	1.2593
71	\$184.16	\$166.62	\$175.39	\$184.16	\$166.62	\$175.39	0.0%	\$0.00	1.2853
72	\$187.99	\$170.08	\$179.04	\$187.99	\$170.08	\$179.04	0.0%	\$0.00	1.3120
73	\$191.88	\$173.61	\$182.75	\$191.88	\$173.61	\$182.75	0.0%	\$0.00	1.3392
74	\$195.85	\$177.20	\$186.53	\$195.85	\$177.20	\$186.53	0.0%	\$0.00	1.3669
75	\$205.04	\$185.51	\$195.27	\$205.04	\$185.51	\$195.27	0.0%	\$0.00	1.4310
76	\$209.28	\$189.35	\$199.31	\$209.28	\$189.35	\$199.31	0.0%	\$0.00	1.4606
77	\$213.62	\$193.28	\$203.45	\$213.62	\$193.28	\$203.45	0.0%	\$0.00	1.4909
78	\$218.03	\$197.27	\$207.65	\$218.03	\$197.27	\$207.65	0.0%	\$0.00	1.5217
79	\$222.55	\$201.35	\$211.95	\$222.55	\$201.35	\$211.95	0.0%	\$0.00	1.5532
80	\$227.16	\$205.53	\$216.34	\$227.16	\$205.53	\$216.34	0.0%	\$0.00	1.5854
81	\$231.87	\$209.79	\$220.83	\$231.87	\$209.79	\$220.83	0.0%	\$0.00	1.6183
82	\$236.67	\$214.13	\$225.40	\$236.67	\$214.13	\$225.40	0.0%	\$0.00	1.6518
83	\$241.58	\$218.57	\$230.07	\$241.58	\$218.57	\$230.07	0.0%	\$0.00	1.6860
84	\$246.58	\$223.09	\$234.83	\$246.58	\$223.09	\$234.83	0.0%	\$0.00	1.7209
85+	\$251.68	\$227.71	\$239.69	\$251.68	\$227.71	\$239.69	0.0%	\$0.00	1.7565
		Rates Eff 01/0		-	nnual Rates Ef		Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	A. =		A	A	A	A	0.0	40.00	
	\$1,719.36	\$1,555.68	\$1,637.52	\$1,719.36	\$1,555.68	\$1,637.52	0.0%	\$0.00	1.0000
66	\$1,805.40	\$1,633.44	\$1,719.36	\$1,805.40	\$1,633.44	\$1,719.36	0.0%	\$0.00	1.0500
67	\$1,805.40 \$1,842.72	\$1,633.44 \$1,667.16	\$1,719.36 \$1,754.88	\$1,805.40 \$1,842.72	\$1,633.44 \$1,667.16	\$1,719.36 \$1,754.88	0.0% 0.0%	\$0.00 \$0.00	1.0500 1.0717
67 68	\$1,805.40 \$1,842.72 \$1,880.88	\$1,633.44 \$1,667.16 \$1,701.72	\$1,719.36 \$1,754.88 \$1,791.24	\$1,805.40 \$1,842.72 \$1,880.88	\$1,633.44 \$1,667.16 \$1,701.72	\$1,719.36 \$1,754.88 \$1,791.24	0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939
67 68 69	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32	0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165
67 68 69 70	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08	0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593
67 68 69 70 71	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68	0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853
67 68 69 70 71 72	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48	0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120
67 68 69 70 71 72 73	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392
67 68 69 70 71 72 73 74	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669
67 68 69 70 71 72 73 74 75	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310
67 68 69 70 71 72 73 74 75	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606
67 68 69 70 71 72 73 74 75 76	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909
67 68 69 70 71 72 73 74 75 76 77	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909 1.5217
67 68 69 70 71 72 73 74 75 76 77 78	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532
67 68 69 70 71 72 73 74 75 76 77 78 79 80	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909 1.5217
67 68 69 70 71 72 73 74 75 76 77 78 79 80 81	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60 \$2,725.92 \$2,782.44	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08 \$2,649.96	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08 \$2,649.96	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183
67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60 \$2,725.92 \$2,782.44 \$2,840.04	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48 \$2,569.56	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08 \$2,649.96 \$2,704.80	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60 \$2,725.92 \$2,782.44 \$2,840.04	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48 \$2,569.56	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,543.40 \$2,596.08 \$2,649.96 \$2,704.80	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183 1.6518
67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60 \$2,725.92 \$2,782.44 \$2,840.04 \$2,898.96	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48 \$2,569.56 \$2,622.84	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08 \$2,649.96 \$2,704.80 \$2,760.84	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60 \$2,725.92 \$2,782.44 \$2,840.04 \$2,898.96	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48 \$2,569.56 \$2,622.84	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08 \$2,704.80 \$2,760.84	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183 1.6518
67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60 \$2,725.92 \$2,782.44 \$2,840.04	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48 \$2,569.56	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,596.08 \$2,649.96 \$2,704.80	\$1,805.40 \$1,842.72 \$1,880.88 \$1,919.76 \$2,165.28 \$2,209.92 \$2,255.88 \$2,302.56 \$2,350.20 \$2,460.48 \$2,511.36 \$2,563.44 \$2,616.36 \$2,670.60 \$2,725.92 \$2,782.44 \$2,840.04	\$1,633.44 \$1,667.16 \$1,701.72 \$1,736.88 \$1,959.00 \$1,999.44 \$2,040.96 \$2,083.32 \$2,126.40 \$2,226.12 \$2,272.20 \$2,319.36 \$2,367.24 \$2,416.20 \$2,466.36 \$2,517.48 \$2,569.56	\$1,719.36 \$1,754.88 \$1,791.24 \$1,828.32 \$2,062.08 \$2,104.68 \$2,148.48 \$2,193.00 \$2,238.36 \$2,343.24 \$2,391.72 \$2,441.40 \$2,491.80 \$2,543.40 \$2,543.40 \$2,596.08 \$2,649.96 \$2,704.80	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	1.0500 1.0717 1.0939 1.1165 1.2593 1.2853 1.3120 1.3392 1.3669 1.4310 1.4606 1.4909 1.5217 1.5532 1.5854 1.6183 1.6518

Note: The composite rate is \$136.46 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

2014 Proposed High F Underwritten Rates (2010 Plan) OLD METHODOLOGY

	Monthl	y Rates Eff 01	/01/2013	Proposed M	Ionthly Rates E	ff 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
	^	*= 0.40	*== 00	A	*		0.004		1 0000
65	\$77.57	\$70.19	\$73.88	\$77.57	\$70.19	\$73.88	0.0%	\$0.00	1.0000
66	\$81.45	\$73.70	\$77.57	\$81.45	\$73.70	\$77.57	0.0%	\$0.00	1.0500
67	\$83.14	\$75.22	\$79.18	\$83.14	\$75.22	\$79.18	0.0%	\$0.00	1.0717
68	\$84.86	\$76.78	\$80.82	\$84.86	\$76.78	\$80.82	0.0%	\$0.00	1.0939
69	\$86.61	\$78.36	\$82.49	\$86.61	\$78.36	\$82.49	0.0%	\$0.00	1.1165
70	\$97.69	\$88.39	\$93.04	\$97.69	\$88.39	\$93.04	0.0%	\$0.00	1.2593
71	\$99.71	\$90.21	\$94.96	\$99.71	\$90.21	\$94.96	0.0%	\$0.00	1.2853
72	\$101.78	\$92.08	\$96.93	\$101.78	\$92.08	\$96.93	0.0%	\$0.00	1.3120
73	\$103.89	\$93.99	\$98.94	\$103.89	\$93.99	\$98.94	0.0%	\$0.00	1.3392
74	\$106.04	\$95.94	\$100.99	\$106.04	\$95.94	\$100.99	0.0%	\$0.00	1.3669
75	\$111.01	\$100.44	\$105.72	\$111.01	\$100.44	\$105.72	0.0%	\$0.00	1.4310
76	\$113.30	\$102.51	\$107.91	\$113.30	\$102.51	\$107.91	0.0%	\$0.00	1.4606
77	\$115.66	\$104.64	\$110.15	\$115.66	\$104.64	\$110.15	0.0%	\$0.00	1.4909
78	\$118.04	\$106.80	\$112.42	\$118.04	\$106.80	\$112.42	0.0%	\$0.00	1.5217
79	\$120.49	\$109.01	\$114.75	\$120.49	\$109.01	\$114.75	0.0%	\$0.00	1.5532
80	\$122.99	\$111.27	\$117.13	\$122.99	\$111.27	\$117.13	0.0%	\$0.00	1.5854
81	\$125.54	\$113.58	\$119.56	\$125.54	\$113.58	\$119.56	0.0%	\$0.00	1.6183
82	\$128.14	\$115.93	\$122.03	\$128.14	\$115.93	\$122.03	0.0%	\$0.00	1.6518
83	\$130.79	\$118.33	\$124.56	\$130.79	\$118.33	\$124.56	0.0%	\$0.00	1.6860
84	\$133.50	\$120.78	\$127.14	\$133.50	\$120.78	\$127.14	0.0%	\$0.00	1.7209
85+	\$136.26	\$123.28	\$129.77	\$136.26	\$123.28	\$129.77	0.0%	\$0.00	1.7565
	Annua	l Rates Eff 01/	/01/2013	Proposed A	annual Rates Ef	f 01/01/2014	Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
11800	1,1410	1 0111010	Buse	1/1410	1 0111110		Increase	mereuse	
65	\$930.84	\$842.28	\$886.56	\$930.84	\$842.28	\$886.56	0.0%	\$0.00	1.0000
66	\$977.40	\$884.40	\$930.84	\$977.40	\$884.40	\$930.84	0.0%	\$0.00	1.0500
67	\$997.68	\$902.64	\$950.16	\$997.68	\$902.64	\$950.16	0.0%	\$0.00	1.0717
68	\$1,018.32	\$921.36	\$969.84	\$1,018.32	\$921.36	\$969.84	0.0%	\$0.00	1.0939
69	\$1,039.32	\$940.32	\$989.88	\$1,039.32	\$940.32	\$989.88	0.0%	\$0.00	1.1165
70	\$1,172.28	\$1,060.68	\$1,116.48	\$1,172.28	\$1,060.68	\$1,116.48	0.0%	\$0.00	1.2593
71	\$1,196.52	\$1,082.52	\$1,139.52	\$1,196.52	\$1,082.52	\$1,139.52	0.0%	\$0.00	1.2853
72	\$1,221.36	\$1,104.96	\$1,163.16	\$1,221.36	\$1,104.96	\$1,163.16	0.0%	\$0.00	1.3120
73	\$1,246.68	\$1,127.88	\$1,187.28	\$1,246.68	\$1,127.88	\$1,187.28	0.0%	\$0.00	1.3392
74	\$1,272.48	\$1,151.28	\$1,211.88	\$1,272.48	\$1,151.28	\$1,211.88	0.0%	\$0.00	1.3669
75	\$1,332.12	\$1,205.28	\$1,268.64	\$1,332.12	\$1,205.28	\$1,268.64	0.0%	\$0.00	1.4310
76	\$1,359.60	\$1,230.12	\$1,294.92	\$1,359.60	\$1,230.12	\$1,294.92	0.0%	\$0.00	1.4606
77	\$1,387.92	\$1,255.68	\$1,321.80	\$1,387.92	\$1,255.68	\$1,321.80	0.0%	\$0.00	1.4909
78	\$1,416.48	\$1,281.60	\$1,349.04	\$1,416.48	\$1,281.60	\$1,349.04	0.0%	\$0.00	1.5217
79	\$1,445.88	\$1,308.12	\$1,377.00	\$1,445.88	\$1,308.12	\$1,377.00	0.0%	\$0.00	1.5532
80	\$1,475.88	\$1,335.24	\$1,405.56	\$1,475.88	\$1,335.24	\$1,405.56	0.0%	\$0.00	1.5854
81	\$1,506.48	\$1,362.96	\$1,434.72	\$1,506.48	\$1,362.96	\$1,434.72	0.0%	\$0.00	1.6183
82	\$1,537.68	\$1,391.16	\$1,464.36	\$1,537.68	\$1,302.50	\$1,464.36	0.0%	\$0.00	1.6518
83	\$1,569.48	\$1,419.96	\$1,494.72	\$1,569.48	\$1,391.10	\$1,494.72	0.0%	\$0.00	1.6860
84	\$1,602.00	\$1,449.36	\$1,525.68	\$1,602.00	\$1,449.36	\$1,525.68	0.0%	\$0.00	1.7209
85+	\$1,635.12	\$1,449.36	\$1,557.24	\$1,635.12	\$1,449.36	\$1,557.24	0.0%	\$0.00	1.7565
6J+	\$1,033.12	φ1, 4 /9.30	φ1,557.24	\$1,033.12	φ1,4/9.30	φ1,337.24	0.0%	φυ.υυ	1.7303

Note: The composite rate is \$73.88 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

GHMSI DC Medigap PLAN A (2010 Plan) New Methodology Non-Disableds and Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

		Level 1 R	ates *		Level 2	Rates	1		Level 3	Rates	
				Non-	Non-			Non-	Non-		
				Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
	<u>Age</u>	<u>Male</u>	<u>Female</u>								
	<65	\$681	\$650	\$790	\$754	\$988	\$943	\$1,090	\$1,040	\$1,362	\$1,300
1	65	\$129	\$123	\$194	\$185	\$243	\$231	\$259	\$247	\$323	\$308
2	66	\$135	\$129	\$202	\$192	\$252	\$240	\$268	\$255	\$335	\$319
3	67	\$142	\$134	\$210	\$198	\$262	\$248	\$276	\$261	\$345	\$327
4	68	\$148	\$139	\$215	\$201	\$268	\$252	\$282	\$264	\$352	\$330
5	69	\$155	\$145	\$217	\$203	\$271	\$254	\$287	\$268	\$358	\$335
6	70	\$162	\$151	\$219	\$204	\$273	\$255	\$292	\$272	\$365	\$340
7	71	\$169	\$158	\$220	\$205	\$275	\$256	\$297	\$276	\$371	\$345
8	72	\$177	\$164	\$223	\$206	\$279	\$258	\$301	\$278	\$376	\$348
9	73	\$185	\$170	\$226	\$207	\$282	\$259	\$306	\$281	\$382	\$351
10	74	\$192	\$175	\$228	\$208	\$285	\$260	\$311	\$283	\$388	\$354
11	75	\$198	\$180	\$230	\$208	\$288	\$260	\$317	\$287	\$397	\$359
12	76	\$205	\$185	\$238	\$214	\$298	\$267	\$329	\$295	\$411	\$369
13	77	\$213	\$190	\$247	\$220	\$308	\$275	\$340	\$303	\$425	\$379
14	78	\$220	\$195	\$255	\$226	\$319	\$282	\$352	\$312	\$440	\$390
15	79	\$228	\$200	\$264	\$232	\$330	\$290	\$364	\$320	\$455	\$400
16	80	\$236	\$206	\$273	\$239	\$342	\$298	\$377	\$329	\$471	\$411
17	81	\$244	\$211	\$283	\$245	\$354	\$306	\$390	\$338	\$488	\$422
18	82	\$252	\$217	\$293	\$252	\$366	\$315	\$404	\$347	\$505	\$434
19	83	\$261	\$223	\$303	\$259	\$379	\$323	\$418	\$357	\$522	\$446
20	84	\$270	\$229	\$314	\$266	\$392	\$332	\$433	\$366	\$541	\$458
21	85	\$280	\$235	\$325	\$273	\$406	\$341	\$448	\$376	\$560	\$470
22	86	\$283	\$237	\$328	\$275	\$410	\$344	\$452	\$380	\$565	\$475
23	87	\$286	\$240	\$331	\$278	\$414	\$348	\$457	\$384	\$571	\$480
24	88	\$288	\$242	\$335	\$281	\$418	\$351	\$461	\$388	\$577	\$484
25	89	\$291	\$245	\$338	\$284	\$422	\$355	\$466	\$391	\$582	\$489
26	90	\$294	\$247	\$341	\$287	\$426	\$358	\$471	\$395	\$588	\$494

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI DC Medigap PLAN B (2010 Plan) New Methodology Non-Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

		Level 1	Rates *		Level 2	Rates			Level 3	Rates	
				Non-	Non-			Non-	Non-		
				Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
	<u>Age</u>	<u>Male</u>	<u>Female</u>								
1	65	\$108	\$103	\$162	\$154	\$202	\$192	\$215	\$205	\$269	\$256
2	66	\$113	\$107	\$168	\$160	\$210	\$200	\$223	\$212	\$279	\$265
3	67	\$118	\$112	\$174	\$165	\$218	\$206	\$230	\$217	\$287	\$272
4	68	\$123	\$116	\$179	\$168	\$223	\$209	\$234	\$219	\$293	\$274
5	69	\$129	\$121	\$181	\$169	\$226	\$211	\$239	\$223	\$298	\$279
6	70	\$135	\$126	\$182	\$170	\$228	\$212	\$243	\$227	\$303	\$283
7	71	\$141	\$131	\$183	\$171	\$229	\$213	\$247	\$230	\$308	\$287
8	72	\$147	\$136	\$186	\$172	\$232	\$215	\$251	\$232	\$313	\$290
9	73	\$154	\$142	\$188	\$173	\$235	\$216	\$254	\$233	\$318	\$292
10	74	\$160	\$145	\$190	\$173	\$237	\$216	\$258	\$236	\$323	\$294
11	75	\$165	\$149	\$192	\$173	\$239	\$217	\$264	\$239	\$330	\$299
12	76	\$171	\$154	\$198	\$178	\$248	\$223	\$273	\$246	\$342	\$307
13	77	\$177	\$158	\$205	\$183	\$256	\$229	\$283	\$252	\$354	\$316
14	78	\$183	\$162	\$212	\$188	\$265	\$235	\$293	\$259	\$366	\$324
15	79	\$189	\$167	\$220	\$193	\$275	\$241	\$303	\$266	\$379	\$333
16	80	\$196	\$171	\$227	\$198	\$284	\$248	\$314	\$274	\$392	\$342
17	81	\$203	\$176	\$235	\$204	\$294	\$255	\$325	\$281	\$406	\$351
18	82	\$210	\$181	\$244	\$209	\$305	\$262	\$336	\$289	\$420	\$361
19	83	\$217	\$185	\$252	\$215	\$315	\$269	\$348	\$297	\$435	\$371
20	84	\$225	\$190	\$261	\$221	\$326	\$276	\$360	\$305	\$450	\$381
21	85	\$233	\$196	\$270	\$227	\$338	\$284	\$373	\$313	\$466	\$391
22	86	\$235	\$198	\$273	\$229	\$341	\$286	\$376	\$316	\$470	\$395
23	87	\$238	\$200	\$276	\$232	\$344	\$289	\$380	\$319	\$475	\$399
24	88	\$240	\$202	\$278	\$234	\$348	\$292	\$384	\$323	\$480	\$403
25	89	\$242	\$204	\$281	\$236	\$351	\$295	\$388	\$326	\$485	\$407
26	90	\$245	\$206	\$284	\$239	\$355	\$298	\$392	\$329	\$489	\$411

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI DC Medigap PLAN F (2010 Plan) New Methodology Non-Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

		Level 1	Rates *		Level 2	Rates			Level 3	Rates	
				Non-	Non-			Non-	Non-		
				Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
	<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
1	65	\$136	\$129	\$204	\$194	\$254	\$242	\$272	\$259	\$339	\$323
2	66	\$142	\$135	\$212	\$201	\$264	\$252	\$281	\$268	\$351	\$335
3	67	\$149	\$141	\$220	\$208	\$275	\$260	\$290	\$274	\$362	\$343
4	68	\$155	\$146	\$225	\$211	\$282	\$264	\$295	\$277	\$369	\$346
5	69	\$163	\$152	\$228	\$213	\$284	\$266	\$301	\$281	\$376	\$351
6	70	\$170	\$159	\$229	\$214	\$287	\$268	\$306	\$286	\$382	\$357
7	71	\$178	\$165	\$231	\$215	\$289	\$269	\$311	\$290	\$389	\$362
8	72	\$186	\$172	\$234	\$216	\$293	\$271	\$316	\$292	\$395	\$365
9	73	\$194	\$178	\$237	\$218	\$296	\$272	\$321	\$294	\$401	\$368
10	74	\$201	\$183	\$239	\$218	\$299	\$273	\$326	\$297	\$407	\$371
11	75	\$208	\$188	\$241	\$219	\$302	\$273	\$333	\$301	\$416	\$377
12	76	\$215	\$194	\$250	\$225	\$312	\$281	\$345	\$310	\$431	\$387
13	77	\$223	\$199	\$259	\$231	\$323	\$288	\$357	\$318	\$446	\$398
14	78	\$231	\$204	\$268	\$237	\$335	\$296	\$369	\$327	\$461	\$409
15	79	\$239	\$210	\$277	\$244	\$346	\$304	\$382	\$336	\$478	\$420
16	80	\$247	\$216	\$287	\$250	\$358	\$313	\$396	\$345	\$494	\$431
17	81	\$256	\$222	\$297	\$257	\$371	\$321	\$409	\$355	\$512	\$443
18	82	\$265	\$228	\$307	\$264	\$384	\$330	\$424	\$364	\$529	\$455
19	83	\$274	\$234	\$318	\$271	\$397	\$339	\$439	\$374	\$548	\$467
20	84	\$284	\$240	\$329	\$279	\$411	\$348	\$454	\$384	\$567	\$480
21	85	\$294	\$247	\$341	\$286	\$426	\$358	\$470	\$395	\$587	\$493
22	86	\$297	\$249	\$344	\$289	\$430	\$361	\$474	\$399	\$593	\$498
23	87	\$299	\$252	\$347	\$292	\$434	\$365	\$479	\$403	\$599	\$503
24	88	\$302	\$254	\$351	\$295	\$439	\$368	\$484	\$407	\$605	\$508
25	89	\$306	\$257	\$354	\$298	\$443	\$372	\$489	\$411	\$611	\$513
26	90	\$309	\$259	\$358	\$301	\$447	\$376	\$494	\$415	\$617	\$518
26	90	\$3U9	⊅ ∠59	 \$358	\$3 01	\$447	\$376	\$494	\$415	\$61 <i>1</i>	\$518

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI DC Medigap High F (2010 Plan) New Methodology Non-Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

		Level 1	Rates *		Level 2	Rates			Level 3	Rates	Ī
				Non-	Non-			Non-	Non-		
				Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
	<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
4	0.5	ΦΕ4	# 40	#70	#70	0 05	004	# 404	#07	# 407	0404
1	65 66	\$51	\$48 \$50	\$76	\$72	\$95	\$91 \$0.4	\$101	\$97	\$127 \$424	\$121
2	66	\$53	\$50	\$79	\$75	\$99	\$94 \$07	\$105	\$100 \$400	\$131 \$425	\$125
3	67	\$55	\$52	\$82	\$78	\$103	\$97	\$108	\$102	\$135	\$128
4	68	\$58	\$54	\$84	\$79	\$105	\$99	\$110	\$103	\$138	\$129
5	69	\$61	\$57	\$85	\$79	\$106	\$99	\$112	\$105	\$140	\$131
6	70	\$63	\$59	\$86	\$80	\$107	\$100	\$114	\$107	\$143	\$133
7	71	\$66	\$62	\$86	\$80	\$108	\$100	\$116	\$108	\$145	\$135
8	72	\$69	\$64	\$87	\$81	\$109	\$101	\$118	\$109	\$147	\$136
9	73	\$73	\$67	\$88	\$81	\$111	\$102	\$120	\$110	\$150	\$137
10	74	\$75	\$68	\$89	\$81	\$112	\$102	\$122	\$111	\$152	\$139
11	75	\$78	\$70	\$90	\$82	\$113	\$102	\$124	\$113	\$155	\$141
12	76	\$80	\$72	\$93	\$84	\$117	\$105	\$129	\$116	\$161	\$144
13	77	\$83	\$74	\$97	\$86	\$121	\$108	\$133	\$119	\$166	\$148
14	78	\$86	\$76	\$100	\$88	\$125	\$111	\$138	\$122	\$172	\$153
15	79	\$89	\$78	\$103	\$91	\$129	\$114	\$143	\$125	\$178	\$157
16	80	\$92	\$81	\$107	\$93	\$134	\$117	\$148	\$129	\$185	\$161
17	81	\$96	\$83	\$111	\$96	\$138	\$120	\$153	\$132	\$191	\$165
18	82	\$99	\$85	\$115	\$99	\$143	\$123	\$158	\$136	\$198	\$170
19	83	\$102	\$87	\$119	\$101	\$148	\$127	\$164	\$140	\$205	\$175
20	84	\$106	\$90	\$123	\$104	\$154	\$130	\$169	\$143	\$212	\$179
21	85	\$110	\$92	\$127	\$107	\$159	\$133	\$175	\$147	\$219	\$184
22	86	\$111	\$93	\$128	\$108	\$160	\$135	\$177	\$149	\$221	\$186
23	87	\$112	\$94	\$130	\$109	\$162	\$136	\$179	\$150	\$224	\$188
24	88	\$113	\$95	\$131	\$110	\$164	\$138	\$181	\$152	\$226	\$190
25	89	\$114	\$96	\$132	\$111	\$165	\$139	\$182	\$153	\$228	\$192
26	90	\$115	\$97	\$134	\$112	\$167	\$140	\$184	\$155	\$230	\$194

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI DC Medigap PLAN N (2010 Plan) New Methodology Non-Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

			Level 1	Rates *		Level 2	Rates			Level 3	Rates	
Age Male Female Male Septe \$332 \$332 \$322 \$332 6 \$100 \$95 \$148 \$140 \$185 \$175 \$195 \$185 \$244 \$231 4 68 \$105 \$98 \$152 \$142 \$190 \$178 \$199 \$186 \$244 \$233 5 69 \$109 \$102 \$153 \$143 \$191 \$179 \$202 \$189 \$253 \$237 6 70 \$114 \$107 \$155 \$144 \$193 \$180 \$206 \$192 \$257 \$240					Non-	Non-			Non-	Non-		
1 65 \$91 \$87 \$137 \$131 \$171 \$163 \$183 \$174 \$228 \$218 2 66 \$96 \$91 \$142 \$136 \$178 \$170 \$189 \$180 \$237 \$225 3 67 \$100 \$95 \$148 \$140 \$185 \$175 \$195 \$185 \$244 \$231 4 68 \$105 \$98 \$152 \$142 \$190 \$178 \$199 \$186 \$248 \$233 5 69 \$109 \$102 \$153 \$143 \$191 \$179 \$202 \$188 \$248 \$233 6 70 \$114 \$107 \$155 \$144 \$193 \$180 \$202 \$1889 \$253 \$237 6 70 \$114 \$107 \$155 \$144 \$193 \$180 \$202 \$1889 \$253 \$237 7 71 \$120 \$111 <t< td=""><td></td><td></td><td></td><td></td><td>Smoker</td><td>Smoker</td><td>Smoker</td><td>Smoker</td><td>Smoker</td><td>Smoker</td><td>Smoker</td><td>Smoker</td></t<>					Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
2 66 \$96 \$91 \$142 \$136 \$178 \$170 \$189 \$180 \$237 \$225 3 67 \$100 \$95 \$148 \$140 \$185 \$175 \$195 \$185 \$244 \$231 4 68 \$105 \$98 \$152 \$142 \$190 \$178 \$199 \$186 \$248 \$233 5 69 \$109 \$102 \$153 \$143 \$191 \$179 \$202 \$189 \$253 \$237 6 70 \$114 \$107 \$155 \$144 \$193 \$180 \$206 \$192 \$257 \$240 7 71 \$120 \$111 \$156 \$145 \$194 \$181 \$209 \$195 \$262 \$244 8 72 \$125 \$116 \$158 \$146 \$197 \$182 \$213 \$197 \$266 \$244 8 72 \$125 \$116 \$158 \$146 \$197 \$182 \$213 \$197 \$266 \$244 <t< th=""><th></th><th><u>Age</u></th><th><u>Male</u></th><th><u>Female</u></th><th><u>Male</u></th><th><u>Female</u></th><th><u>Male</u></th><th><u>Female</u></th><th><u>Male</u></th><th><u>Female</u></th><th><u>Male</u></th><th><u>Female</u></th></t<>		<u>Age</u>	<u>Male</u>	<u>Female</u>								
2 66 \$96 \$91 \$142 \$136 \$178 \$170 \$189 \$180 \$237 \$225 3 67 \$100 \$95 \$148 \$140 \$185 \$175 \$195 \$185 \$244 \$231 4 68 \$105 \$98 \$152 \$142 \$190 \$178 \$199 \$186 \$248 \$233 5 69 \$109 \$102 \$153 \$143 \$191 \$179 \$202 \$189 \$253 \$237 6 70 \$114 \$107 \$155 \$144 \$193 \$180 \$206 \$192 \$257 \$240 7 71 \$120 \$111 \$156 \$145 \$194 \$181 \$209 \$195 \$262 \$244 8 72 \$125 \$116 \$158 \$146 \$197 \$182 \$213 \$197 \$266 \$244 8 72 \$125 \$116 \$158 \$146 \$197 \$182 \$213 \$197 \$266 \$244 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>												
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4 68 \$105 \$98 \$152 \$142 \$190 \$178 \$199 \$186 \$248 \$233 5 69 \$109 \$102 \$153 \$143 \$191 \$179 \$202 \$189 \$253 \$237 6 70 \$114 \$107 \$155 \$144 \$193 \$180 \$206 \$192 \$257 \$240 7 71 \$120 \$111 \$156 \$145 \$194 \$181 \$209 \$195 \$262 \$244 8 72 \$125 \$116 \$158 \$146 \$197 \$182 \$213 \$197 \$266 \$246 9 73 \$131 \$120 \$160 \$147 \$199 \$183 \$216 \$198 \$270 \$248 10 74 \$135 \$123 \$161 \$147 \$201 \$184 \$219 \$200 \$274 \$250 11 75 \$140 \$127			-	•	-				-			
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11 75 \$140 \$127 \$163 \$147 \$203 \$184 \$224 \$203 \$280 \$254 12 76 \$145 \$130 \$168 \$151 \$210 \$189 \$232 \$209 \$290 \$261 13 77 \$150 \$134 \$174 \$155 \$218 \$194 \$240 \$214 \$300 \$268 14 78 \$155 \$138 \$180 \$160 \$225 \$199 \$249 \$220 \$311 \$275 15 79 \$161 \$141 \$187 \$164 \$233 \$205 \$257 \$226 \$322 \$283 16 80 \$166 \$145 \$193 \$168 \$241 \$211 \$266 \$232 \$333 \$290 17 81 \$172 \$149 \$200 \$173 \$250 \$216 \$276 \$239 \$344 \$298 18 82 \$178 \$153 <td>9</td> <td>73</td> <td>\$131</td> <td>\$120</td> <td>\$160</td> <td>\$147</td> <td>\$199</td> <td>\$183</td> <td>\$216</td> <td>\$198</td> <td>\$270</td> <td>\$248</td>	9	73	\$131	\$120	\$160	\$147	\$199	\$183	\$216	\$198	\$270	\$248
12 76 \$145 \$130 \$168 \$151 \$210 \$189 \$232 \$209 \$290 \$261 13 77 \$150 \$134 \$174 \$155 \$218 \$194 \$240 \$214 \$300 \$268 14 78 \$155 \$138 \$180 \$160 \$225 \$199 \$249 \$220 \$311 \$275 15 79 \$161 \$141 \$187 \$164 \$233 \$205 \$257 \$226 \$322 \$283 16 80 \$166 \$145 \$193 \$168 \$241 \$211 \$266 \$232 \$333 \$290 17 81 \$172 \$149 \$200 \$173 \$250 \$216 \$276 \$239 \$344 \$298 18 82 \$178 \$153 \$207 \$178 \$258 \$222 \$285 \$245 \$357 \$306 19 83 \$185 \$157 \$214 \$183 \$268 \$228 \$295 \$252 \$369 \$315	10	74	\$135	\$123	\$161	\$147	\$201	\$184	\$219	\$200	\$274	\$250
13 77 \$150 \$134 \$174 \$155 \$218 \$194 \$240 \$214 \$300 \$268 14 78 \$155 \$138 \$180 \$160 \$225 \$199 \$249 \$220 \$311 \$275 15 79 \$161 \$141 \$187 \$164 \$233 \$205 \$257 \$226 \$322 \$283 16 80 \$166 \$145 \$193 \$168 \$241 \$211 \$266 \$232 \$333 \$290 17 81 \$172 \$149 \$200 \$173 \$250 \$216 \$276 \$239 \$344 \$298 18 82 \$178 \$153 \$207 \$178 \$258 \$222 \$285 \$245 \$357 \$306 19 83 \$185 \$157 \$214 \$183 \$268 \$228 \$295 \$252 \$369 \$315 20 84 \$191 \$162 \$222 \$188 \$277 \$234 \$306 \$259 \$382 \$323	11	75	\$140	\$127	\$163	\$147	\$203	\$184	\$224	\$203	\$280	\$254
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15 79 \$161 \$141 \$187 \$164 \$233 \$205 \$257 \$226 \$322 \$283 16 80 \$166 \$145 \$193 \$168 \$241 \$211 \$266 \$232 \$333 \$290 17 81 \$172 \$149 \$200 \$173 \$250 \$216 \$276 \$239 \$344 \$298 18 82 \$178 \$153 \$207 \$178 \$258 \$222 \$285 \$245 \$357 \$306 19 83 \$185 \$157 \$214 \$183 \$268 \$228 \$295 \$252 \$369 \$315 20 84 \$191 \$162 \$222 \$188 \$277 \$234 \$306 \$259 \$382 \$323 21 85 \$198 \$166 \$229 \$193 \$287 \$241 \$316 \$266 \$395 \$332 22 86 \$200 \$168 <td>13</td> <td>77</td> <td>\$150</td> <td>\$134</td> <td>\$174</td> <td>\$155</td> <td></td> <td></td> <td>\$240</td> <td>\$214</td> <td></td> <td></td>	13	77	\$150	\$134	\$174	\$155			\$240	\$214		
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16 80 \$166 \$145 \$193 \$168 \$241 \$211 \$266 \$232 \$333 \$290 17 81 \$172 \$149 \$200 \$173 \$250 \$216 \$276 \$239 \$344 \$298 18 82 \$178 \$153 \$207 \$178 \$258 \$222 \$285 \$245 \$357 \$306 19 83 \$185 \$157 \$214 \$183 \$268 \$228 \$295 \$252 \$369 \$315 20 84 \$191 \$162 \$222 \$188 \$277 \$234 \$306 \$259 \$382 \$323 21 85 \$198 \$166 \$229 \$193 \$287 \$241 \$316 \$266 \$395 \$332 22 86 \$200 \$168 \$232 \$195 \$289 \$243 \$319 \$268 \$399 \$335 23 87 \$202 \$169 \$234 \$197 \$292 \$246 \$323 \$271 \$403 \$339			-									
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25 89 \$206 \$173 \$239 \$200 \$298 \$251 \$329 \$277 \$411 \$346			•			-	-	•		•	-	
26 90 \$208 \$175 \$241 \$202 \$301 \$253 \$332 \$279 \$415 \$349			-									

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI DC Medigap PLAN G (2010 Plan) New Methodology Non-Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

		Level 1	Rates *		Level 2	Rates			Level 3	Rates	
				Non-	Non-			Non-	Non-		
				Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
	<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
	0.5	# 400	# 400	#400	# 400	Фоос	Фоол	Ф050	CO 40	CO44	# 200
1	65 66	\$126	\$120	\$189 \$400	\$180	\$236	\$225	\$252	\$240	\$314	\$300
2	66	\$132	\$125	\$196	\$187	\$245	\$233	\$261	\$248	\$326	\$310
3	67	\$138	\$130	\$204	\$193	\$255	\$241	\$268	\$254	\$336	\$317
4	68	\$144	\$135	\$209	\$196	\$261	\$245	\$274	\$256	\$342	\$320
5	69	\$151	\$141	\$211	\$197	\$264	\$246	\$279	\$261	\$348	\$326
6	70	\$158	\$147	\$213	\$199	\$266	\$248	\$284	\$265	\$354	\$331
7	71 	\$165	\$153	\$214	\$199	\$268	\$249	\$288	\$268	\$360	\$335
8	72	\$172	\$159	\$217	\$201	\$271	\$251	\$293	\$271	\$366	\$338
9	73	\$180	\$165	\$220	\$202	\$275	\$252	\$297	\$273	\$371	\$341
10	74	\$186	\$170	\$222	\$202	\$277	\$253	\$302	\$275	\$377	\$344
11	75	\$193	\$175	\$224	\$202	\$280	\$253	\$309	\$279	\$386	\$349
12	76	\$200	\$179	\$232	\$208	\$289	\$260	\$319	\$287	\$399	\$359
13	77	\$207	\$184	\$240	\$214	\$300	\$267	\$331	\$295	\$413	\$369
14	78	\$214	\$189	\$248	\$220	\$310	\$275	\$342	\$303	\$428	\$379
15	79	\$221	\$195	\$257	\$226	\$321	\$282	\$354	\$311	\$443	\$389
16	80	\$229	\$200	\$266	\$232	\$332	\$290	\$367	\$320	\$458	\$400
17	81	\$237	\$205	\$275	\$238	\$344	\$298	\$379	\$329	\$474	\$411
18	82	\$245	\$211	\$285	\$245	\$356	\$306	\$393	\$337	\$491	\$422
19	83	\$254	\$217	\$295	\$251	\$368	\$314	\$406	\$347	\$508	\$433
20	84	\$263	\$223	\$305	\$258	\$381	\$323	\$421	\$356	\$526	\$445
21	85	\$272	\$229	\$316	\$265	\$394	\$331	\$435	\$366	\$544	\$457
22	86	\$275	\$231	\$319	\$268	\$398	\$335	\$440	\$369	\$549	\$462
23	87	\$278	\$233	\$322	\$270	\$402	\$338	\$444	\$373	\$555	\$466
24	88	\$280	\$235	\$325	\$273	\$406	\$341	\$448	\$377	\$560	\$471
25	89	\$283	\$238	\$328	\$276	\$410	\$345	\$453	\$381	\$566	\$476
26	90	\$286	\$240	\$332	\$279	\$415	\$348	\$458	\$384	\$572	\$480

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI DC Medigap PLAN L (2010 Plan) New Methodology Non-Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

	Level 1 F	Rates *		Level 2	Rates			Level 3	Rates	
			Non-	Non-			Non-	Non-		
			Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
65	\$96	\$91	\$144	\$137	\$180	\$171	\$192	\$183	\$240	\$228
66					\$187		\$199		\$248	\$236
67	\$105	\$99	\$155	\$147	\$194	\$184	\$205	\$194	\$256	\$242
68	\$110	\$103	\$159	\$149	\$199	\$186	\$209	\$196	\$261	\$244
69	\$115	\$107	\$161	\$150	\$201	\$188	\$213	\$199	\$266	\$248
70	\$120	\$112	\$162	\$151	\$203	\$189	\$216	\$202	\$270	\$252
71	\$126	\$117	\$163	\$152	\$204	\$190	\$220	\$205	\$275	\$256
72	\$131	\$121	\$165	\$153	\$207	\$191	\$223	\$206	\$279	\$258
73	\$137	\$126	\$168	\$154	\$209	\$192	\$227	\$208	\$283	\$260
74	\$142	\$130	\$169	\$154	\$211	\$193	\$230	\$210	\$288	\$262
75	\$147	\$133	\$171	\$154	\$213	\$193	\$235	\$213	\$294	\$266
76	\$152	\$137	\$177			\$198	\$244	\$219		\$274
77	\$158	\$141	\$183			\$204	\$252	\$225		\$281
78	\$163		\$189		-					\$289
										\$297
										\$305
										\$313
						-				\$322
			-							\$330
										\$339
	•					-			•	\$349
										\$352
	•		· ·		•				-	\$356
										\$359
			•		-				•	\$363
										\$366
	65 66 67 68 69 70 71 72 73 74 75 76	Age Male 65 \$96 66 \$100 67 \$105 68 \$110 69 \$115 70 \$120 71 \$126 72 \$131 73 \$137 74 \$142 75 \$147 76 \$152 77 \$158 78 \$163 79 \$169 80 \$175 81 \$181 82 \$187 83 \$194 84 \$200 85 \$207 86 \$210 87 \$212 88 \$214 89 \$216	65 \$96 \$91 66 \$100 \$96 67 \$105 \$99 68 \$110 \$103 69 \$115 \$107 70 \$120 \$112 71 \$126 \$117 72 \$131 \$121 73 \$137 \$126 74 \$142 \$130 75 \$147 \$133 76 \$152 \$137 77 \$158 \$141 78 \$163 \$144 79 \$169 \$148 80 \$175 \$152 81 \$181 \$157 82 \$187 \$161 83 \$194 \$165 84 \$200 \$170 85 \$207 \$174 86 \$210 \$176 87 \$212 \$178 88 \$214 \$180 89 \$216 \$181	Age Male Female Non-Smoker Male 65 \$96 \$91 \$144 66 \$100 \$96 \$150 67 \$105 \$99 \$155 68 \$110 \$103 \$159 69 \$115 \$107 \$161 70 \$120 \$112 \$162 71 \$126 \$117 \$163 72 \$131 \$121 \$165 73 \$137 \$126 \$168 74 \$142 \$130 \$169 75 \$147 \$133 \$171 76 \$152 \$137 \$177 77 \$158 \$141 \$183 78 \$163 \$144 \$189 79 \$169 \$148 \$196 80 \$175 \$152 \$203 81 \$181 \$157 \$210 82 \$187 \$161 \$217 83 <t< td=""><td>Age Male Female Non-Smoker Male Non-Smoker Female 65 \$96 \$91 \$144 \$137 66 \$100 \$96 \$150 \$142 67 \$105 \$99 \$155 \$147 68 \$110 \$103 \$159 \$149 69 \$115 \$107 \$161 \$150 70 \$120 \$112 \$162 \$151 71 \$126 \$117 \$163 \$152 72 \$131 \$121 \$165 \$153 73 \$137 \$126 \$168 \$154 74 \$142 \$130 \$169 \$154 75 \$147 \$133 \$171 \$154 76 \$152 \$137 \$177 \$159 77 \$158 \$141 \$183 \$163 78 \$163 \$144 \$189 \$168 79 \$169 \$148 \$196 \$172</td><td>Age Male Female Non-Smoker Male Smoker Female Smoker Male Smoker Male Smoker Male Male 65 \$96 \$91 \$144 \$137 \$180 66 \$100 \$96 \$150 \$142 \$187 67 \$105 \$99 \$155 \$147 \$194 68 \$110 \$103 \$159 \$149 \$199 69 \$115 \$107 \$161 \$150 \$201 70 \$120 \$112 \$162 \$151 \$203 71 \$126 \$117 \$163 \$152 \$204 72 \$131 \$121 \$165 \$153 \$207 73 \$137 \$126 \$168 \$154 \$209 74 \$142 \$130 \$169 \$154 \$211 75 \$147 \$133 \$171 \$154 \$213 76 \$152 \$137 \$177 \$159 \$221</td><td>Age Male Female Non-Smoker Male Smoker Female Smoker Male Smoker Female Smoker Male Smoker Female Smoker Female Smoker Female Smoker Male Smoker Female Smoker Female Smoker Male Smoker Female Male Female 65 \$96 \$91 \$144 \$137 \$180 \$171 \$166 \$100 \$96 \$150 \$142 \$187 \$178 \$184 \$184 \$184 \$184 \$184 \$184 \$184 \$184 \$189 \$186 \$190 \$182 \$192 \$191 \$190 \$191 \$19</td><td>Age Male Female Non-Smoker Male Smoker Female Smoker Female Smoker Male Smoker Female Male Non-Smoker Female Male Non-Smoker Female Male Non-Smoker Female Male Ma</td><td>Age Male Female Non-Smoker Male Smoker Female Smoker Female Smoker Female Smoker Female Smoker Female Non-Smoker Female<</td><td>Age Male Female Non-Smoker Male Smoker Female Smoker Male Smoker Female Smoker Female Smoker Female Non-Smoker Female Non-Smoker Female Smoker Female Male Male Smoker Female Male Male</td></t<>	Age Male Female Non-Smoker Male Non-Smoker Female 65 \$96 \$91 \$144 \$137 66 \$100 \$96 \$150 \$142 67 \$105 \$99 \$155 \$147 68 \$110 \$103 \$159 \$149 69 \$115 \$107 \$161 \$150 70 \$120 \$112 \$162 \$151 71 \$126 \$117 \$163 \$152 72 \$131 \$121 \$165 \$153 73 \$137 \$126 \$168 \$154 74 \$142 \$130 \$169 \$154 75 \$147 \$133 \$171 \$154 76 \$152 \$137 \$177 \$159 77 \$158 \$141 \$183 \$163 78 \$163 \$144 \$189 \$168 79 \$169 \$148 \$196 \$172	Age Male Female Non-Smoker Male Smoker Female Smoker Male Smoker Male Smoker Male Male 65 \$96 \$91 \$144 \$137 \$180 66 \$100 \$96 \$150 \$142 \$187 67 \$105 \$99 \$155 \$147 \$194 68 \$110 \$103 \$159 \$149 \$199 69 \$115 \$107 \$161 \$150 \$201 70 \$120 \$112 \$162 \$151 \$203 71 \$126 \$117 \$163 \$152 \$204 72 \$131 \$121 \$165 \$153 \$207 73 \$137 \$126 \$168 \$154 \$209 74 \$142 \$130 \$169 \$154 \$211 75 \$147 \$133 \$171 \$154 \$213 76 \$152 \$137 \$177 \$159 \$221	Age Male Female Non-Smoker Male Smoker Female Smoker Male Smoker Female Smoker Male Smoker Female Smoker Female Smoker Female Smoker Male Smoker Female Smoker Female Smoker Male Smoker Female Male Female 65 \$96 \$91 \$144 \$137 \$180 \$171 \$166 \$100 \$96 \$150 \$142 \$187 \$178 \$184 \$184 \$184 \$184 \$184 \$184 \$184 \$184 \$189 \$186 \$190 \$182 \$192 \$191 \$190 \$191 \$19	Age Male Female Non-Smoker Male Smoker Female Smoker Female Smoker Male Smoker Female Male Non-Smoker Female Male Non-Smoker Female Male Non-Smoker Female Male Ma	Age Male Female Non-Smoker Male Smoker Female Smoker Female Smoker Female Smoker Female Smoker Female Non-Smoker Female<	Age Male Female Non-Smoker Male Smoker Female Smoker Male Smoker Female Smoker Female Smoker Female Non-Smoker Female Non-Smoker Female Smoker Female Male Male Smoker Female Male Male

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI DC Medigap PLAN M (2010 Plan) New Methodology Non-Disableds Individual, Monthly, Gross Premiums Rates Effective 01/01/2014

		Level 1	Rates *		Level 2	Rates			Level 3	Rates	
				Non-	Non-			Non-	Non-		
				Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker	Smoker
	<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
	0.5	0445	0440	0.470	0404	0045	0005	# 000	0040	# 00 7	Φ07.4
1	65	\$115	\$110	\$172	\$164	\$215	\$205	\$230	\$219	\$287	\$274
2	66	\$120	\$114	\$179	\$171	\$224	\$213	\$238	\$227	\$298	\$283
3	67	\$126	\$119	\$186	\$176	\$233	\$220	\$245	\$232	\$307	\$290
4	68	\$132	\$123	\$191	\$179	\$238	\$223	\$250	\$234	\$312	\$293
5	69	\$138	\$129	\$193	\$180	\$241	\$225	\$255	\$238	\$318	\$298
6	70	\$144	\$134	\$194	\$181	\$243	\$227	\$259	\$242	\$324	\$302
7	71	\$150	\$140	\$196	\$182	\$245	\$228	\$263	\$245	\$329	\$306
8	72	\$157	\$145	\$198	\$183	\$248	\$229	\$267	\$247	\$334	\$309
9	73	\$165	\$151	\$201	\$184	\$251	\$230	\$271	\$249	\$339	\$311
10	74	\$170	\$155	\$203	\$185	\$253	\$231	\$276	\$251	\$345	\$314
11	75	\$176	\$159	\$204	\$185	\$255	\$231	\$282	\$255	\$352	\$319
12	76	\$182	\$164	\$212	\$190	\$264	\$238	\$292	\$262	\$365	\$328
13	77	\$189	\$168	\$219	\$195	\$274	\$244	\$302	\$269	\$377	\$337
14	78	\$195	\$173	\$227	\$201	\$283	\$251	\$313	\$277	\$391	\$346
15	79	\$202	\$178	\$235	\$206	\$293	\$258	\$324	\$284	\$404	\$355
16	80	\$209	\$183	\$243	\$212	\$303	\$265	\$335	\$292	\$419	\$365
17	81	\$217	\$188	\$251	\$218	\$314	\$272	\$347	\$300	\$433	\$375
18	82	\$224	\$193	\$260	\$224	\$325	\$279	\$359	\$308	\$448	\$385
19	83	\$232	\$198	\$269	\$230	\$336	\$287	\$371	\$317	\$464	\$396
20	84	\$240	\$203	\$279	\$236	\$348	\$295	\$384	\$325	\$480	\$407
21	85	\$249	\$209	\$288	\$242	\$360	\$303	\$398	\$334	\$497	\$418
22	86	\$251	\$211	\$291	\$245	\$364	\$306	\$402	\$337	\$502	\$422
23	87	\$254	\$213	\$294	\$247	\$368	\$309	\$406	\$341	\$507	\$426
24	88	\$256	\$215	\$297	\$250	\$371	\$312	\$410	\$344	\$512	\$430
25	89	\$259	\$217	\$300	\$252	\$375	\$315	\$414	\$348	\$517	\$435
26	90	\$261	\$219	\$303	\$255	\$379	\$318	\$418	\$351	\$522	\$439

SUM:

^{*} All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

GHMSI dba CareFirst BlueCross BlueShield Medigap 2010 Plans New Methodology RATING FACTORS

			AGE and	GENDER					LEVELS	
			Band to		Band to	∂1₽	₽1♂			
	<u>Age</u>	<u>3</u>	Band to	<u>\$</u>	Band to	Δ	Δ	Level 1	Level 2	Level 3
	<65	5.3592		5.1153		4.8%	-4.6%	1.00	1.16	1.60
1	65	1.0180	-81.0%	0.9700	-81.0%	4.9%	-4.7%	1.00	1.50	2.00
2	66	1.0651	4.6%	1.0140	4.5%	5.0%	-4.8%	1.00	1.49	1.98
3	67	1.1142	4.6%	1.0540	3.9%	5.7%	-5.4%	1.00	1.48	1.95
4	68	1.1655	4.6%	1.0920	3.6%	6.7%	-6.3%	1.00	1.45	1.90
5 6	69 70	1.2190 1.2748	4.6% 4.6%	1.1400 1.1900	4.4% 4.4%	6.9% 7.1%	-6.5% -6.7%	1.00 1.00	1.40 1.35	1.85 1.80
7	70	1.3330	4.6%	1.2410	4.3%	7.1%	-6.9%	1.00	1.30	1.75
8	71	1.3937	4.6%	1.2885	3.8%	8.2%	-7.5%	1.00	1.26	1.70
9	73	1.4571	4.5%	1.3376	3.8%	8.9%	-8.2%	1.00	1.22	1.65
10	74	1.5081	3.5%	1.3746	2.8%	9.7%	-8.9%	1.00	1.19	1.62
11	75	1.5609	3.5%	1.4126	2.8%	10.5%	-9.5%	1.00	1.16	1.60
12	76	1.6155	3.5%	1.4515	2.8%	11.3%	-10.2%	1.00	1.16	1.60
13	77	1.6720	3.5%	1.4915	2.8%	12.1%	-10.8%	1.00	1.16	1.60
14	78	1.7306	3.5%	1.5324	2.7%	12.9%	-11.5%	1.00	1.16	1.60
15	79	1.7911	3.5%	1.5744	2.7%	13.8%	-12.1%	1.00	1.16	1.60
16	80	1.8538	3.5%	1.6174	2.7%	14.6%	-12.8%	1.00	1.16	1.60
17	81	1.9187	3.5%	1.6616	2.7%	15.5%	-13.4%	1.00	1.16	1.60
18	82	1.9858	3.5%	1.7068	2.7%	16.3%	-14.0%	1.00	1.16	1.60
19	83	2.0553	3.5%	1.7532	2.7%	17.2%	-14.7%	1.00	1.16	1.60
20	84	2.1273	3.5%	1.8007	2.7%	18.1%	-15.4%	1.00	1.16	1.60
21	85	2.2017	3.5%	1.8495	2.7%	19.0%	-16.0%	1.00	1.16	1.60
22	86	2.2237	1.0%	1.8680	1.0%	19.0%	-16.0%	1.00	1.16	1.60
23	87	2.2459	1.0%	1.8867	1.0%	19.0%	-16.0%	1.00	1.16	1.60
24	88	2.2684	1.0%	1.9056	1.0%	19.0%	-16.0%	1.00	1.16	1.60
25	89	2.2911	1.0%	1.9247	1.0%	19.0%	-16.0%	1.00	1.16	1.60
26	90+	2.3140	1.0%	1.9439	1.0%	19.0%	-16.0%	1.00	1.16	1.60
27	Ratio 85/65:	2.16		1.91						
28	Ratio 90/65:	2.27		2.00						

TOBACCO

29	Non-Smoker	0.889	
30	Smoker	1.111	
31	RATIO 1:	1.250	
32	RATIO 2:	0.800	

A specific customer's rate is derived as composite rate x tobacco factor x level factor x age & gender factor.

All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

SERFF Tracking #: CFAP-129169644 State Tracking #: Company Tracking #: 1914

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:Filing #1914 DC GHMSI IND65+Project Name/Number:DC GHMSI IND65+/1914

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	This information can be found in the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	This filing is being submitted by the insurer.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	File 1914 - GHMSI DC - Actuarial Memorandum.pdf ACTUARIAL CERTIFICATION - DC.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Justification
Bypass Reason:	These rates are associated with existing forms, not new. The corresponding Actuarial Memorandum and Actuarial Certification can be found in the Actuarial Memorandum section on this tab.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	CFAP-129169644	State Tracking #:	Con	npany Tracking #:	1914
State:	District of Colu	ımbia	Filing Company:	Group Hospitalizati	on and Medical Services, Inc.
TOI/Sub-TOI:	MS06 Medicar	re Supplement - Other/MS06.000 Medica	are Supplement - Other		
Product Name:	Filing #1914 D	C GHMSI IND65+			
Project Name/Number:	DC GHMSI IN	D65+/1914			
Bypassed - Item:		District of Columbia and Countr	ywide Experience for the Last 5 Y	ears (P&C)	
Bypass Reason:		This is not a P&C filing.			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Actuarial Memorandum and Ce	rtifications		
Bypass Reason:		This requirement does not apply	y to Individual Medicare Suppleme	ental business.	
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Unified Rate Review Template			
Bypass Reason:		This requirement does not apply	y to Individual Medicare Suppleme	ental business.	

Attachment(s): Item Status: Status Date:

Group Hospitalization and Medical Services, Inc. (GHMSI) d.b.a. CareFirst BlueCross BlueShield

2014 MEDIGAP RATE FILING #1914

JURISDICTION: District of Columbia

Effective Date: January 1, 2014 (NAIC #53007) (FEIN #53-0078070)

Actuarial Memorandum

Pre-Standardized & Standardized Coverages

Blue Cross Blue Shield 65 (BCBS65)

Protection 65 (PROT65) Supplement 65 (SUPP65)

Supplement 65 Underwritten (SUPP65 UW)

Supplement 65 (SUPP65) 2010 Plans

Supplement 65 Underwritten (SUPP65 UW) 2010 Plans

Form Numbers:

Blue Cross Blue Shield 65 PRO65-0790

Medigap Plan A DC (5/99)

Medigap Plan C DC (5/99)

Medigap Plan F DC (5/99)

Medigap UW Plan C DC (1/01)

Medigap UW Plan F DC (1/01)

DC/CF/MG PLAN A (6/10)

DC/CF/MG PLAN B (6/10)

DC/CF/MG PLAN C (6/10)

DC/CF/MG PLAN F (6/10)

DC/CF/MG PLAN HI DED F (6/10)

DC/CF/MG PLAN N (6/10)

DC/CF/MG UW PLAN B (6/10)

DC/CF/MG UW PLAN C (6/10)

DC/CF/MG UW PLAN F (6/10)

DC/CF/MG UW PLAN HI DED F (6/10)

DC/CF/MG UW PLAN N (6/10)

DC/CF/MG PREM AMEND (1/12)

DC/CF/MG PLAN G (2/12)

DC/CF/MG PLAN L (2/12)

DC/CF/MG PLAN M (2/12)

Experience through 05/31/2013

9/18/2013 1 File 1914 - GHMSI DC

ACTUARIAL MEMORANDUM (Filing # 1914)

This filing pertains to the pre-standardized and the standardized "Individual, Medigap" business of CareFirst BlueCross BlueShield (hereafter CareFirst) for the effective date of 01/01/2014. The proposed changes to premium are summarized below.

BCBS65 and PROT65 augment Medicare benefits and are pre-standardized coverages, whereas Plans A, B, C, F, High F, N, G, L, and M augment Medicare benefits and are standardized coverages. BCBS65, PROT65, and 1990 Plans A, C, and F are closed to new sales and the proposed rate changes affect in-force business only. The "2010 Plans" A, B, C, F, High F, and N are closed to new sales under the old rating methodology.

The 2010 plans A, B, F, High F, N, G, L, and M are open to new sales under the new rating methodology. These plans were launched effective 6/1/2012 (SERFF tracking # CFBC-127643814 and CFAP-128169464). The most recent approved rates can be found in CFAP-128650841.

As of 12/31/12, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 921% and 682% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

	May-13 Contracts	Proposed Rate Change
PRE-STANDARD PRODUCTS		
BCBS 65 DC	147	0.0%
PROT 65 DC	67	0.0%
Pre-Standardized Subtotal	214	0.0%
STANDARDIZED PRODUCTS		
Old Methodology (1990 & 2010 plans, UW	and non-UW)	
SUPP65 A	16	0.0%
SUPP65 B	4	0.0%
SUPP65 C	117	0.0%
SUPP65 F	773	-4.7%
SUPP65 HiF	39	0.0%
SUPP65 N	3	0.0%
Subtotal	952	-3.1%
New Methodology (2010 plans, UW and no	on-UW)	
Plan A	4	0.0%
Plan B	3	0.0%
Plan F	131	0.0%
Plan High F	10	0.0%
Plan N	7	0.0%
Plan G	4	0.0%
Plan L	0	0.0%
Plan M	0	0.0%
Subtotal	159	0.0%
DC SUBTOTAL:	1,494	-3.0%

9/18/2013 2 File 1914 - GHMSI DC

District of Columbia Individual, Over 65 Products

Rate Filing #1914 - Actuarial Memorandum

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INDIVIDUAL, MEDIGAP BUSINESS PRICING PAGE FOR RATES EFFECTIVE 01/01/2014 DISTRICT OF COLUMBIA

Experience Period: 04/01/2012 - 03/31/2013 Paid Through 05/31/2013 Pre-Std and 1990 Plans Projection Period: 01/01/2014 - 12/31/2014 2010 Plans Projection Period: 01/01/2014 - 11/30/2015

	Members	Exper. Period	Exper. Period	Exper. Period	Exper.	Exper. Period	Exper. Period	Claims Annual	Months	Proj Per	Needed Income		Income	Income Adjusted		
	as of	Member	Ultimate	Claims	Period	Income	Loss	Trend	Trend	Ultimate	during	2013	Adjustment	to Current	Derived	Proposed
Benefit Description	05/31/13	Months	Claims	PMPM	Income	PMPM	Ratio	Assmptn	Factor	Claims	Proj Per	Increase	Factors	Rate Level	Increase	Increase
PRE-STANDARD PRODUCTS																
BCBS 65 DC	147	1,995	\$246,089	\$123.35	\$452,658	\$226.90	54.4%	1.050	1.0891	\$268,024	\$372,969	0.0%	1.0000	\$452,658	-17.6%	0.0%
PROT 65 DC	67	835	\$120,514	\$144.33	\$227,452	\$272.40	53.0%	1.050	1.0891	\$131,255	\$182,649	0.0%	1.0000	\$227,452	-19.7%	0.0%
Pre-Standardized Subtotal	214	2,830	\$366,602	\$129.54	\$680,110	\$240.32	53.9%	1.050	1.0891	\$399,279	\$555,618	0.0%	1.0000	\$680,110	-18.3%	0.0%
STANDARDIZED PRODUCTS																
SUPP 65 A (1990 Plan) Non - UW	15	203	\$51,831	\$255.33	\$90,558	\$446.10	57.2%	1.050	1.0891	\$56,451	\$78,555	0.0%	1.0000	\$90,558	-13.3%	0.0%
SUPP 65 A (2010 Plan) Non - UW	1	12	\$760	\$63.31	\$4,005	\$333.75	19.0%	1.050	1.1138	\$846	\$1,177	0.0%	1.0472	\$4,194	-71.9%	0.0%
SUPP 65 A (2010 Plan NEW)	4	25	\$6,462	\$258.47	\$5,877	\$235.08	110.0%	1.050	1.1138	\$7,197	\$10,015	5.0%	1.0347	\$6,081	64.7%	0.0%
SUPP 65 A (2010 Total)	5	37	\$7,222	\$195.18	\$9,882	\$267.08	73.1%	1.050	1.1138	\$8,043	\$11,192		1.0398	\$10,275	8.9%	0.0%
SUPP65 A	20	240	\$59,053	\$246.05	\$100,440	\$418.50	58.8%	1.050	1.0921	\$64,494	\$89,747	0.3%	1.0039	\$100,833	-11.0%	0.0%
SUPP65 B (2010 Plan) UW	4	61	\$2,475	\$40.57	\$10,140	\$166.23	24.4%	1.050	1.1138	\$2,756	\$3,835	0.0%	1.0025	\$10,166	-62.3%	0.0%
SUPP65 B (2010 Plan) Non-UW	0	1	\$0	\$0.00	\$11	\$10.63	0.0%	1.050	1.1138	\$0	\$0	0.0%	1.0000	\$11	-100.0%	0.0%
SUPP 65 B (2010 Plan NEW)	3	11	\$6,220	\$565.49	\$1,085	\$98.64	573.3%	1.050	1.1138	\$6,928	\$9,641	5.0%	1.0358	\$1,124	757.9%	0.0%
SUPP65 B	7	73	\$8,695	\$119.11	\$11,236	\$153.91	77.4%	1.050	1.1138	\$9,684	\$13,476	0.5%	1.0057	\$11,300	19.3%	0.0%
SUPP 65 C (1990 Plan) UW	47	629	\$69,726	\$110.85	\$155,880	\$247.82	44.7%	1.050	1.0891	\$75,941	\$105,676	0.0%	1.0000	\$155,880	-32.2%	0.0%
SUPP 65 C (1990 Plan) Non - UW	46	623	\$247,182	\$396.76	\$302,597	\$485.71	81.7%	1.050	1.0891	\$269,215	\$374,626	0.0%	1.0000	\$302,597	23.8%	0.0%
SUPP 65 C (2010 Plan) UW	9	108	\$28,228	\$261.37	\$23,085	\$213.75	122.3%	1.050	1.1138	\$31,440	\$43,750	0.0%	1.0109	\$23,337	87.5%	0.0%
SUPP 65 C (2010 Plan) Non - UW	15	189	\$93,098	\$492.58	\$88,042	\$465.83	105.7%	1.050	1.1138	\$103,689	\$144,288	0.0%	1.0221	\$89,991	60.3%	0.0%
SUPP65 C	117	1,549	\$438,234	\$282.91	\$569,605	\$367.72	76.9%	1.050	1.0960	\$480,284	\$668,340	0.0%	1.0039	\$571,805	16.9%	0.0%
SUPP 65 F (1990 Plan) UW	631	7,945	\$937,739	\$118.03	\$1,642,790	\$206.77	57.1%	1.050	1.0891	\$1,021,324	\$1,421,225	0.0%	1.0000	\$1,642,790	-13.5%	-4.7%
SUPP 65 F (1990 Plan) Non - UW	142	1,847	\$282,100	\$152.73	\$738,540	\$399.86	38.2%	1.050	1.0891	\$307,245	\$427,547	0.0%	1.0000	\$738,540	-42.1%	-4.7%
SUPP 65 F (2010 Plan) UW	145	1,790	\$212,361	\$118.64	\$312,025	\$174.32	68.1%	1.050	1.1138	\$236,520	\$329,130	0.0%	1.0017	\$312,553	5.3%	-4.7%
SUPP 65 F (2010 Plan) Non - UW	24	311	\$60,537	\$194.65	\$95,831	\$308.14	63.2%	1.050	1.1138	\$67,424	\$93,824	0.0%	1.0013	\$95,951	-2.2%	-4.7%
SUPP 65 F (2010 Plan NEW)	131	601	\$74,979	\$124.76	\$89,616	\$149.11	83.7%	1.050	1.1138	\$83,509	\$116,207	5.0%	1.0425	\$93,422	24.4%	0.0%
SUPP 65 F (2010 Total)	300	2,702	\$347,877	\$128.75	\$497,473	\$184.11	69.9%	1.050	1.1138	\$387,453	\$539,161		1.0090	\$501,927	7.4%	0.0%
SUPP65 F	1,073	12,494	\$1,567,716	\$125.48	\$2,878,802	\$230.41	54.5%	1.050	1.0946	\$1,716,021	\$2,387,933	0.2%	1.0015	\$2,883,256	-17.2%	-4.5%
SUPP 65 HiF (2010 Plan) UW	30	371	\$44	\$0.12	\$31,262	\$84.26	0.1%	1.050	1.1138	\$49	\$68	0.0%	1.0019	\$31,321	-99.8%	0.0%
SUPP 65 HiF (2010 Plan) Non - UW	9	107	\$55	\$0.51	\$13,775	\$128.74	0.4%	1.050	1.1138	\$61	\$85	0.0%	1.0022	\$13,806	-99.4%	0.0%
SUPP 65 HiF (2010 Plan NEW)	10	42	\$0	\$0.00	\$1,981	\$47.17	0.0%	1.050	1.1138	\$0	\$0	5.0%	1.0351	\$2,051	-100.0%	0.0%
SUPP65 HiF	49	520	\$99	\$0.19	\$47,019	\$90.42	0.2%	1.050	1.1138	\$110	\$153	0.2%	1.0034	\$47,178	-99.7%	0.0%
SUPP65 N (2010 Plan) UW	3	36	\$816	\$22.66	\$5,432	\$150.88	15.0%	1.050	1.1138	\$908	\$1,264	0.0%	1.0036	\$5,451	-76.8%	0.0%
SUPP65 N (2010 Plan) Non- UW	0	0	\$0	\$0.00	\$0	\$0.00	0.0%	1.050	1.1138	\$0	\$0	0.0%	1.0000	\$0	0.0%	0.0%
SUPP 65 N (2010 Plan NEW)	7	39	\$1,765	\$45.26	\$5,472	\$140.31	32.3%	1.050	1.1138	\$1,966	\$2,736	5.0%	1.0483	\$5,736	-52.3%	0.0%
SUPP65 N	10	75	\$2,581	\$34.41	\$10,904	\$145.38	23.7%	1.050	1.1138	\$2,874	\$4,000	2.5%	1.0260	\$11,188	-64.2%	0.0%
SUPP 65 G (2010 Plan NEW)	4	9	\$2,080	\$231.10	\$1,868	\$207.56	111.3%	1.050	1.1138	\$2,317	\$3,224	5.0%	1.0000	\$1,868	72.6%	0.0%
SUPP 65 L (2010 Plan NEW)	0	0	\$0	\$0.00	\$0	\$0.00	0.0%	1.050	1.1138	\$0	\$0	5.0%	1.0000	\$0	0.0%	0.0%
SUPP 65 M (2010 Plan NEW)	0	0	\$0	\$0.00	\$0	\$0.00	0.0%	1.050	1.1138	\$0	\$0	5.0%	1.0000	\$0	0.0%	0.0%
Standardized Subtotal	1,280	14,960	\$2,078,458	\$138.93	\$3,619,874	\$241.97	57.4%	1.050	1.0949	\$2,275,785	\$3,166,873	0.1%	1.0021	\$3,627,428	-12.7%	-3.6%
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Non-Underwritten Subtotal	252	3,293	\$735,563	\$223.37	\$1,333,360	\$404.91	55.2%	1.050	1.0943	\$804,930	\$1,120,103		1.0017	\$1,335,648	-16.1%	-2.9%
Underwritten Subtotal	1,028	11,667	\$1,342,895	\$115.10	\$2,286,513	\$195.98	58.7%	1.050	1.0953	\$1,470,854	\$2,046,770		1.0023	\$2,291,779	-10.7%	-4.0%
DC SUBTOTAL:	1,494	17,790	\$2,445,060	\$137.44	\$4,299,984	\$241.71	56.9%	1.050	1.0941	\$2,675,064	\$3,722,490	0.1%	1.0018	\$4,307,538	-13.6%	-3.0%

GHMSI d.b.a.

CareFirst BlueCross BlueShield

INDIVIDUAL, MEDIGAP BUSINESS DERIVATION OF DESIRED INCURRED CLAIMS RATIO Jurisdiction: DC

Income = Proj Clms + Admin Costs + Assessment Fees & Taxes

+ Broker Commissions + Contrib to Reserve + PPACA Fees & Taxes - Investmt Income Credit

			<u>%</u>
Projected Claims	\$2	2,675,063.69	71.9%
Admin Costs	\$	670,589.25	18.0%
Broker Commissions	\$	96,758.77	2.6%
Contrib to Reserve	\$	29,779.92	0.8%
Invst Income Credit	\$	(3.62)	0.0%
Premium Tax	\$	74,449.81	2.0%
Federal Reinsurance Program (PPACA)	\$	89,321.52	2.4%
PCORI Fee (PPACA)	\$	2,965.00	0.1%
Health Insurer Tax (PPACA)	\$	73,083.54	2.0%
Risk Adj. User Fee (PPACA)	\$	1,423.20	0.0%
Assessment Fees	\$	1,614.26	0.0%
Federal Taxes	\$	7,444.98	0.2%
	\$3	3,722,490.32	100.0%

DICR = Projected Claims/Income =

71.9%

GHMSI d.b.a. CareFirst BlueCross BlueShield Trend Analysis for Rates Effective 01/01/2014 District of Columbia

		ı	Pre-Stand	ardized			8	Standardi	zed*	İ			DC Tota	al			STD	Weighted	
	3-month	Annual	3-month	12-month	2-year	3-month	Annual	3-month	12-month	2-year	3-month	Annual	3-month	12-month	2-year	3-month	Annual	3-month	12-month
Yr-Mo	Claims PMPM	Claims PMPM	Claims Trend	Claims Trend	Claims Trend	Claims PMPM	Claims PMPM	Claims Trend	Claims Trend	Claims Trend	Claims PMPM	Claims PMPM	Claims Trend	Claims Trend	Claims Trend	Claims PMPM	Claims PMPM	Claims Trend	Claims Trend
200801	\$117.37	\$108.52	-11.1%	-4.0%	-12.3%	\$167.84	\$158.60	-4.7%	0.9%	-2.9%	\$152.74	\$142.56	-5.1%	1.3%	-4.3%	\$185.54	\$178.15	-0.4%	5.8%
200802	\$118.76	\$110.29	-4.4%	-2.5%	-11.8%	\$174.03	\$160.59	-1.5%	1.5%	-1.3%	\$157.77	\$144.69	-0.5%	2.1%	-3.1%	\$200.09	\$190.75	4.7%	8.6%
200803	\$124.57	\$109.06	-4.3%	-2.6%	-6.4%	\$183.69	\$160.67	4.6%	1.2%	-0.8%	\$166.34	\$144.56	3.9%	2.0%	-0.7%	\$208.02	\$185.33	11.7%	6.0%
200804 200805	\$109.40 \$107.12	\$108.81 \$108.32	1.1% -6.6%	-2.6% -0.5%	-4.4% -5.9%	\$169.03 \$166.67	\$159.69 \$160.54	2.2% -0.5%	-1.5% -1.9%	0.4%	\$151.77 \$149.74	\$144.08 \$144.76	4.2% 0.2%	0.0% 0.4%	0.9% 1.2%	\$197.20 \$203.08	\$186.89 \$195.49	9.0% 5.2%	3.9% 3.2%
200805	\$107.12	\$108.32	-0.6%	0.4%	-5.8%	\$162.20	\$160.34	3.0%	-1.9%	4.6%	\$146.42	\$144.76	4.3%	0.4%	3.5%	\$183.57	\$193.49	12.0%	3.2%
200807	\$152.03	\$120.88	49.6%	10.0%	0.2%	\$156.70	\$161.38	4.9%	-1.2%	3.6%	\$155.42	\$149.48	16.2%	3.2%	4.4%	\$198.23	\$199.67	8.9%	3.6%
200808	\$149.91	\$120.67	51.6%	9.5%	0.5%	\$156.24	\$161.12	1.8%	-1.5%	3.8%	\$154.53	\$149.41	13.7%	2.8%	4.6%	\$195.18	\$196.05	7.2%	3.4%
200809 200810	\$145.73 \$98.38	\$119.53 \$119.33	42.6% -8.5%	8.6% 5.9%	-0.6% -0.1%	\$154.67 \$160.42	\$163.11 \$163.42	4.0% 5.7%	0.3%	4.9%	\$152.28 \$144.14	\$150.67 \$151.02	13.7% 4.5%	3.9% 4.4%	5.1% 4.8%	\$199.64 \$217.78	\$198.90 \$208.55	9.7% 12.9%	5.5% 7.1%
200811	\$93.83	\$117.56	-14.1%	4.9%	0.3%	\$170.84	\$166.92	16.1%	3.7%	5.5%	\$150.90	\$153.24	11.4%	5.8%	5.9%	\$305.93	\$249.36	24.0%	8.2%
200812	\$107.84	\$121.02	3.6%	8.9%	1.6%	\$177.20	\$169.38	16.7%	7.0%	4.7%	\$159.45	\$156.14	16.0%	9.2%	5.6%	\$276.44	\$233.25	26.1%	12.0%
200901	\$123.07	\$120.75	4.9%	11.3%	2.8%	\$193.51	\$170.01	15.3%	7.2%	4.2%	\$175.68	\$156.71	15.0%	9.9%	5.6%	\$276.81	\$225.24	23.4%	11.8%
200902 200903	\$130.34 \$130.60	\$120.20 \$122.26	9.8% 4.8%	9.0% 12.1%	2.7% 4.0%	\$197.88 \$219.26	\$173.00 \$178.43	13.7% 19.4%	7.7% 11.1%	4.7% 6.3%	\$180.93 \$197.21	\$158.94 \$163.68	14.7% 18.6%	9.8% 13.2%	6.0% 7.7%	\$248.60 \$265.38	\$211.97 \$216.00	17.4% 22.7%	11.1% 13.6%
200904	\$109.61	\$121.34	0.2%	11.5%	3.7%	\$211.75	\$180.68	25.3%	13.1%	6.0%	\$186.56	\$165.29	22.9%	14.7%	7.4%	\$252.51	\$221.69	27.9%	15.6%
200905	\$106.20	\$120.59	-0.9%	11.3%	4.9%	\$202.54	\$181.93	21.5%	13.3%	5.9%	\$179.08	\$166.22	19.6%	14.8%	7.6%	\$269.09	\$245.00	26.1%	17.3%
200906	\$96.32	\$120.79	-8.9%	10.8%	5.2%	\$187.21	\$184.59	15.4%	14.1%	6.2%	\$165.35	\$168.44	12.9%	15.3%	7.9%	\$235.33	\$234.98	18.2%	17.3%
200907 200908	\$107.95 \$103.59	\$109.66 \$108.43	-29.0% -30.9%	-9.3% -10.1%	0.7% 0.1%	\$181.72 \$181.29	\$186.81 \$188.08	16.0% 16.0%	15.8% 16.7%	7.4% 7.8%	\$164.27 \$163.20	\$167.54 \$168.44	5.7% 5.6%	12.1% 12.7%	7.7% 7.8%	\$251.76 \$241.05	\$255.78 \$249.27	20.1% 19.1%	21.0% 20.8%
200909	\$104.05	\$109.91	-28.6%	-8.0%	0.6%	\$171.63	\$188.68	11.0%	15.7%	8.1%	\$156.12	\$169.48	2.5%	12.5%	8.2%	\$262.12	\$274.17	15.8%	22.0%
200910	\$101.92	\$110.97	3.6%	-7.0%	-0.2%	\$174.68	\$190.25	8.9%	16.4%	9.3%	\$158.21	\$171.17	9.8%	13.3%	8.9%	\$240.76	\$255.97	11.3%	19.9%
200911 200912	\$109.86	\$112.82	17.1%	-4.0%	0.7%	\$167.41	\$187.07	-2.0%	12.1%	8.0%	\$154.56	\$169.42	2.4%	10.6%	8.2%	\$249.31	\$262.84	3.7%	16.9%
201001	\$111.45 \$132.90	\$110.85 \$112.83	3.3% 8.0%	-8.4% -6.6%	0.6% 2.6%	\$169.01 \$181.74	\$186.49 \$187.27	-4.6% -6.1%	10.1% 10.2%	8.6% 8.7%	\$156.30 \$171.02	\$168.73 \$169.99	-2.0% -2.7%	8.1% 8.5%	8.6% 9.1%	\$237.97 \$230.02	\$253.97 \$232.14	2.0% 3.0%	13.9%
201002	\$145.36	\$115.75	11.5%	-3.7%	2.9%	\$181.75	\$183.08	-8.2%	5.8%	6.7%	\$173.77	\$167.61	-4.0%	5.5%	7.5%	\$274.10	\$267.18	-5.3%	10.0%
201003	\$165.06	\$118.39	26.4%	-3.2%	4.7%	\$200.81	\$182.08	-8.4%	2.0%	6.1%	\$192.95	\$167.58	-2.2%	2.4%	7.5%	\$344.78	\$287.79	0.7%	9.0%
201004	\$141.35	\$120.47	29.0%	-0.7%	5.6%	\$189.39	\$181.84	-10.6%	0.6%	6.3%	\$178.92	\$168.03	-4.1%	1.7%	7.8%	\$265.92	\$241.04	-6.4%	4.3%
201005 201006	\$135.38 \$122.66	\$122.98 \$125.45	27.5% 27.3%	2.0% 3.9%	6.8% 7.5%	\$208.70 \$190.35	\$184.64 \$182.86	3.0% 1.7%	1.5% -0.9%	6.9% 5.9%	\$192.98 \$176.10	\$170.92 \$170.22	7.8% 6.5%	2.8% 1.1%	8.4% 7.7%	\$280.20 \$261.45	\$240.96 \$257.46	9.5% 7.5%	5.5% 4.2%
201007	\$127.40	\$125.52	18.0%	14.5%	1.0%	\$183.06	\$182.18	0.7%	-2.5%	5.8%	\$171.49	\$169.82	4.4%	1.4%	6.4%	\$257.20	\$254.55	6.0%	2.0%
201008	\$130.64	\$130.09	26.1%	20.0%	2.9%	\$167.42	\$181.23	-7.7%	-3.6%	5.6%	\$159.83	\$170.18	-2.1%	1.0%	6.6%	\$257.32	\$267.86	-2.6%	1.9%
201009 201010	\$138.90 \$149.19	\$134.48 \$137.59	33.5%	22.4%	5.3% 6.7%	\$167.25	\$181.81 \$179.92	-2.6%	-3.6%	5.1% 4.5%	\$161.46	\$171.68	3.4% 2.5%	1.3%	6.6%	\$238.68	\$250.54	1.5%	-0.9%
201010	\$149.19	\$137.39	46.4% 34.2%	24.0% 23.9%	8.6%	\$165.51 \$166.11	\$179.92	-5.2% -0.8%	-5.4% -3.3%	3.9%	\$162.19 \$162.35	\$170.94 \$172.30	5.0%	-0.1% 1.7%	6.2% 5.9%	\$236.80 \$240.09	\$249.78 \$254.55	-1.4% 5.1%	1.2%
201012	\$145.07	\$143.31	30.2%	29.3%	8.1%	\$161.15	\$179.93	-4.6%	-3.5%	2.9%	\$157.92	\$172.28	1.0%	2.1%	5.0%	\$220.65	\$240.72	1.3%	0.5%
201101	\$150.63	\$141.97	13.3%	25.8%	7.8%	\$179.46	\$179.34	-1.3%	-4.2%	2.5%	\$173.77	\$171.62	1.6%	1.0%	4.6%	\$222.57	\$222.41	4.1%	-1.1%
201102 201103	\$167.49 \$178.45	\$144.75 \$145.49	15.2% 8.1%	25.0% 22.9%	9.3% 8.6%	\$200.56 \$206.52	\$185.68 \$181.29	10.3% 2.8%	1.4% -0.4%	3.5% 0.8%	\$194.10 \$201.10	\$177.30 \$174.05	11.7% 4.2%	5.8% 3.9%	5.6% 3.1%	\$226.93 \$234.42	\$215.99 \$213.24	17.8% 13.4%	5.9% 5.6%
201104	\$166.22	\$147.86	17.6%	22.7%	10.0%	\$193.79	\$180.42	2.3%	-0.4%	-0.1%	\$188.51	\$174.03	5.4%	3.5%	2.6%	\$207.40	\$202.62	15.0%	5.3%
201105	\$157.70	\$150.37	16.5%	22.3%	11.4%	\$172.61	\$176.66	-17.3%	-4.3%	-1.4%	\$169.80	\$171.46	-12.0%	0.3%	1.6%	\$192.97	\$207.05	-12.2%	0.0%
201106	\$152.63	\$153.38	24.4%	22.3%	12.5%	\$170.86	\$176.41	-10.2%	-3.5%	-2.2%	\$167.48	\$171.90	-4.9%	1.0%	1.0%	\$183.35	\$196.91	-6.9%	1.6%
201107 201108	\$162.39 \$171.50	\$156.81 \$160.71	27.5% 31.3%	24.9% 23.5%	19.7% 21.8%	\$158.04 \$151.43	\$174.16 \$172.70	-13.7% -9.5%	-4.4% -4.7%	-3.4% -4.1%	\$158.84 \$155.13	\$170.79 \$170.39	-7.4% -2.9%	0.6% 0.1%	1.0% 0.6%	\$170.18 \$154.63	\$193.20 \$180.82	-9.9% -0.4%	1.0% 3.0%
201109	\$172.50	\$161.84	24.2%	20.3%	21.3%	\$135.81	\$168.67	-18.8%	-7.2%	-5.4%	\$142.52	\$167.37	-11.7%	-2.5%	-0.6%	\$145.55	\$183.84	-11.4%	-0.7%
201110	\$167.48	\$161.43	12.3%	17.3%	20.5%	\$133.85	\$166.38	-19.1%	-7.5%	-6.4%	\$139.94	\$165.44	-13.7%	-3.2%	-1.6%	\$139.66	\$172.80	-8.9%	0.6%
201111 201112	\$145.65	\$160.86	-1.2%	15.1%	19.3%	\$132.38	\$164.42 \$162.81	-20.3%	-9.2%	-6.1%	\$134.76	\$163.75	-17.0%	-5.0%	-1.6%	\$142.52	\$173.66 \$168.54	-12.2%	-1.6%
201112	\$139.44 \$153.98	\$161.24 \$162.67	-3.9% 2.2%	12.5% 14.6%	20.4%	\$137.27 \$152.29	\$159.58	-14.8% -15.1%	-9.5% -11.0%	-6.4% -7.5%	\$137.66 \$152.59	\$162.52 \$160.14	-12.8% -12.2%	-5.7% -6.7%	-1.7% -2.8%	\$146.33 \$157.74	\$161.62	-5.2% -7.4%	-1.4%
201202	\$162.14	\$159.32	-3.2%	10.1%	17.3%	\$160.13	\$154.24	-20.2%	-16.9%	-7.8%	\$160.48	\$155.16	-17.3%	-12.5%	-3.4%	\$169.46	\$160.08	-13.5%	-9.3%
201203	\$163.26	\$156.97	-8.5%	7.9%	15.2%	\$166.07	\$152.59	-19.6%	-15.8%	-8.1%	\$165.59	\$153.38	-17.7%	-11.9%	-4.0%	\$183.53	\$166.44	-14.8%	-10.8%
201204 201205	\$137.59 \$144.62	\$155.85 \$156.33	-17.2% -8.3%	5.4% 4.0%	13.9% 12.9%	\$152.43 \$140.86	\$149.18 \$146.21	-21.3% -18.4%	-17.3%	-9.0%	\$149.92 \$141.49	\$150.36 \$148.00	-20.5% -16.7%	-13.5% -13.7%	-5.0% -6.5%	\$174.38 \$163.65	\$164.21 \$161.26	-14.1% -15.4%	-12.1% -12.7%
201205	\$133.88	\$150.33	-12.3%	-0.4%	10.7%	\$137.11	\$140.21	-19.8%	-17.2% -18.4%	-10.6% -10.7%	\$136.57	\$145.56	-18.5%	-15.3%	-7.0%	\$103.03	\$161.36 \$151.10	-13.4%	-12.7%
201207	\$136.06	\$149.33	-16.2%	-4.8%	9.6%	\$138.13	\$144.15	-12.6%	-17.2%	-10.6%	\$137.78	\$145.05	-13.3%	-15.1%	-7.1%	\$154.68	\$157.14	-8.9%	-12.1%
201208	\$121.32	\$143.76	-29.3%	-10.6%	6.0%	\$139.09	\$143.10	-8.2%	-17.1%	-10.7%	\$136.16	\$143.22	-12.2%	-15.9%	-7.7%	\$157.68	\$158.43	-3.9%	-13.5%
201209 201210	\$119.23 \$116.44	\$139.22 \$136.47	-30.9% -30.5%	-14.0% -15.5%	2.9% 0.9%	\$131.47 \$120.15	\$142.94 \$140.66	-3.2% -10.2%	-15.3% -15.5%	-11.0% -11.3%	\$129.47 \$119.55	\$142.31 \$139.96	-9.2% -14.6%	-15.0% -15.4%	-8.5% -9.1%	\$159.05 \$163.20	\$162.21 \$169.52	3.4% -1.2%	-11.2% -12.8%
201210	\$116.44	\$136.47	-30.3%	-15.1%	0.9%	\$120.15	\$140.66	-10.2% -9.9%	-15.0%	-11.5%	\$119.55	\$139.96	-14.6%	-15.4%	-9.1% -9.8%	\$163.20 \$149.52	\$169.52 \$158.65	-1.2%	-12.8%
201212	\$119.23	\$134.38	-14.5%	-16.7%	-1.8%	\$115.93	\$137.51	-15.6%	-15.5%	-12.4%	\$116.44	\$137.00	-15.4%	-15.7%	-10.5%	\$145.48	\$157.50	-9.2%	-13.1%
201301	\$144.36	\$133.58	-6.3%	-17.9%	-1.5%	\$146.84	\$139.35	-3.6%	-12.7%	-11.8%	\$146.46	\$138.41	-4.0%	-13.6%	-10.0%	\$160.82	\$147.15	0.3%	-10.9%
201302 201303	\$143.56 \$146.74	\$131.36 \$129.54	-11.5% -10.1%	-17.6% -17.5%	-3.4% -4.4%	\$153.38 \$170.72	\$138.19 \$138.93	-4.2% 2.8%	-10.4% -9.0%	-14.0% -12.7%	\$151.89 \$167.14	\$137.09 \$137.44	-5.4% 0.9%	-11.6% -10.4%	-12.1% -11.2%	\$185.47 \$189.35	\$160.83 \$151.57	1.5% 8.1%	-7.3% -5.8%
201304	\$127.85	\$131.16	-7.1%	-17.3%	-4.4%	\$170.72	\$139.06	-1.0%	-6.8%	-12.7%	\$147.49	\$137.44	-1.6%	-8.3%	-11.2%	\$164.23	\$131.37		-3.2%
201305	\$158.80			-14.1%		\$147.19	\$139.81	4.5%			\$148.88	\$138.94		-6.1%		\$146.75	\$131.30		-2.6%

^{*}Standardized PMPMs and Trends are for 1990 & 2010 Plans combined

GHMSI d.b.a. CareFirst BlueCross BlueShield Trend Analysis for Rates Effective 01/01/2014 GHMSI Total (MD, VA, DC)

	ì	Pro	-STD	Ī		•	STD STD		ì		and STI)			Weighted	1
	3-month	Annual	3-month	12-month												
	Claims	Claims	Claims	Claims												
Yr-Mo	<u>PMPM</u>	<u>PMPM</u>	Trend	Trend												
200801	\$122.32	\$113.93	-5.7%	-3.0%	\$177.37	\$173.96	-4.3%	0.8%	\$153.80		-3.3%	1.1%	\$209.35	\$204.13	1.1%	6.0%
200802 200803	\$128.03 \$139.03	\$115.62 \$115.59	0.4% 1.7%	-0.5% -0.2%	\$186.30 \$201.24	\$175.38 \$176.04	-0.6% 4.2%	1.4% 1.7%	\$161.61 \$175.02	\$148.89 \$149.48	1.4% 4.9%	2.5% 2.9%	\$228.73 \$242.43	\$216.85 \$213.04	5.8% 9.5%	7.1% 6.5%
200803	\$139.03	\$117.41	12.9%	1.5%	\$182.93	\$175.96	4.2%	1.7%	\$175.02		9.2%	3.0%	\$242.43	\$215.81	9.6%	6.2%
200805	\$126.37	\$117.79	8.0%	2.7%	\$180.02	\$175.58	0.3%	0.5%	\$157.87	\$150.69	4.9%	3.1%	\$224.70	\$217.36	4.8%	5.5%
200806	\$121.48	\$118.09	8.9%	2.8%	\$173.19	\$175.52	-1.1%	-0.2%	\$152.09	\$151.00	4.1%	2.7%	\$208.72	\$210.11	4.7%	5.1%
200807	\$126.00	\$120.67	11.7%	4.1%	\$171.91	\$175.85	-0.1%	0.9%	\$153.38	\$152.47	5.5%	3.8%	\$217.53	\$219.04	4.9%	6.4%
200808 200809	\$119.45 \$121.26	\$120.46 \$122.29	9.2% 15.0%	4.3% 6.6%	\$169.66 \$169.26	\$175.35 \$176.39	-0.4% 2.4%	0.7% 0.9%	\$149.60 \$150.27	\$152.33 \$153.94	4.5% 8.3%	3.7% 4.7%	\$211.49 \$215.35	\$216.10 \$219.61	4.4% 6.2%	6.0% 5.8%
200810	\$121.20	\$123.43	8.6%	6.2%	\$172.35	\$176.09	0.7%	0.9%	\$130.27	\$153.94	5.4%	4.7 %	\$220.55	\$220.24	5.0%	4.6%
200811	\$118.42	\$123.23	8.9%	6.3%	\$171.87	\$176.87	4.0%	0.8%	\$151.12	\$155.08	7.7%	4.5%	\$244.27	\$239.18	7.7%	5.4%
200812	\$119.59	\$125.62	10.9%	8.5%	\$168.66	\$177.90	4.2%	2.4%	\$149.76		8.2%	6.2%	\$238.82	\$236.44	9.1%	6.6%
200901	\$131.35	\$125.61	7.4%	10.2%	\$179.09	\$176.54	1.0%	1.5%	\$160.86	\$156.23	4.6%	6.2%	\$223.64	\$213.58	4.1%	5.0%
200902 200903	\$138.27 \$153.36	\$125.46 \$128.45	8.0% 10.3%	8.5% 11.1%	\$189.18 \$205.77	\$177.68 \$179.22	1.5% 2.3%	1.3% 1.8%	\$169.88 \$186.05	\$157.04 \$159.35	5.1% 6.3%	5.5% 6.6%	\$239.62 \$258.11	\$220.74 \$223.68	5.8% 7.3%	5.3% 5.8%
200904	\$137.91	\$127.37	6.3%	8.5%	\$198.99	\$180.58	8.8%	2.6%	\$176.20	\$159.95	9.6%	6.3%	\$247.77	\$222.78	13.5%	6.4%
200905	\$133.49	\$127.09	5.6%	7.9%	\$190.58	\$180.32	5.9%	2.7%	\$169.45	\$159.85	7.3%	6.1%	\$249.40	\$232.33	10.8%	6.8%
200906	\$119.85	\$128.34	-1.3%	8.7%	\$183.06	\$181.65	5.7%	3.5%	\$159.81	\$161.32	5.1%	6.8%	\$233.74	\$229.17	9.8%	7.4%
200907 200908	\$121.87 \$119.55	\$126.45	-3.3%	4.8%	\$182.08	\$183.10	5.9%	4.1%	\$160.09		4.4%	6.0%	\$243.00	\$237.87	10.5%	8.6%
200908	\$119.55	\$127.41 \$126.81	0.1% -6.3%	5.8% 3.7%	\$183.66 \$181.73	\$183.80 \$184.77	8.2% 7.4%	4.8% 4.7%	\$160.44 \$157.26	\$162.65 \$163.19	7.2% 4.6%	6.8% 6.0%	\$235.83 \$242.06	\$233.55 \$241.30	11.4% 11.3%	8.3% 9.2%
200910	\$110.00	\$125.63	-4.6%	1.8%	\$182.36	\$185.61	5.8%	5.4%	\$156.60	\$163.46	4.4%	5.8%	\$225.98	\$229.89	9.0%	8.5%
200911	\$108.37	\$125.37	-8.5%	1.7%	\$177.35	\$185.17	3.2%	4.7%	\$153.01	\$163.27	1.3%	5.3%	\$237.17	\$244.50	6.9%	8.6%
200912	\$107.26	\$124.15	-10.3%	-1.2%	\$173.03	\$185.86	2.6%	4.5%	\$150.05	\$163.44	0.2%	4.2%	\$231.42	\$245.05	6.9%	8.7%
201001 201002	\$136.83 \$151.85	\$126.73 \$128.17	4.2% 9.8%	0.9% 2.2%	\$183.94 \$183.62	\$186.82 \$183.78	2.7% -2.9%	5.8% 3.4%	\$167.55 \$172.60	\$165.15 \$163.87	4.2% 1.6%	5.7% 4.3%	\$221.25 \$238.80	\$223.69 \$239.30	7.4% -0.2%	9.7% 7.3%
201002	\$170.44	\$120.17	11.1%	-0.9%	\$205.19	\$185.73	-0.3%	3.4%	\$172.00	\$163.67	3.8%	3.5%	\$255.59	\$232.30	2.2%	7.4%
201004	\$152.55	\$129.84	10.6%	1.9%	\$202.25	\$187.64	1.6%	3.9%	\$185.25	\$167.25	5.1%	4.6%	\$244.70	\$227.21	3.8%	7.1%
201005	\$157.59	\$133.65	18.1%	5.2%	\$217.17	\$190.42	14.0%	5.6%	\$197.12	\$170.57	16.3%	6.7%	\$263.46	\$232.78	17.1%	9.0%
201006	\$154.36	\$135.64	28.8%	5.7%	\$199.64	\$189.87	9.1%	4.5%	\$184.65	\$171.08	15.5%	6.0%	\$263.83	\$251.33	11.6%	7.9%
201007 201008	\$152.45 \$153.64	\$137.28 \$142.16	25.1% 28.5%	8.6% 11.6%	\$191.29 \$186.54	\$189.94 \$191.11	5.1% 1.6%	3.7% 4.0%	\$178.63 \$175.99	\$171.87 \$174.50	11.6% 9.7%	6.3% 7.3%	\$261.35 \$256.64	\$251.25 \$251.21	7.7% 4.5%	7.1% 7.4%
201009	\$161.78	\$147.79	42.4%	16.5%	\$192.67	\$192.60	6.0%	4.2%	\$173.93	\$177.57	16.3%	8.8%	\$283.02	\$265.34	10.5%	8.1%
201010	\$174.75	\$153.55	58.9%	22.2%	\$191.46	\$192.19	5.0%	3.5%	\$186.28		19.0%	9.7%	\$280.18	\$264.25	11.8%	7.9%
201011	\$165.18	\$156.88	52.4%	25.1%	\$186.40	\$193.25	5.1%	4.4%	\$179.93	,	17.6%	11.1%	\$279.40	\$269.51	11.6%	8.5%
201012	\$159.43 \$172.85	\$161.68	48.6%	30.2%	\$177.67	\$193.47	2.7% 5.7%	4.1%	\$172.18 \$188.13	\$183.20	14.8%	12.1%	\$262.37 \$255.10	\$268.37	9.5%	8.5% 7.9%
201101	\$172.85 \$188.54	\$162.75 \$165.74	26.3% 24.2%	28.4% 29.3%	\$194.43 \$206.51	\$194.78 \$199.08	12.5%	4.3% 8.3%	\$188.13	\$184.62 \$188.69	12.3% 16.7%	11.8% 15.1%	\$266.56	\$249.65 \$256.98	10.3% 17.3%	12.3%
201103	\$200.98	\$168.46	17.9%	32.3%	\$220.62	\$198.00	7.5%	6.6%	\$215.14	\$188.96	11.4%	14.6%	\$289.21	\$264.33	10.9%	10.7%
201104	\$180.28	\$169.72	18.2%	30.7%	\$207.57	\$196.47	2.6%	4.7%	\$200.07	\$188.44	8.0%	12.7%	\$278.75	\$268.37	6.2%	9.1%
201105	\$172.10	\$169.48	9.2%	26.8%	\$203.40	\$196.12	-6.3%	3.0%	\$194.97	\$188.27	-1.1%	10.4%	\$289.47	\$280.19	-2.2%	8.1%
201106 201107	\$156.07 \$149.24	\$169.40 \$169.63	1.1% -2.1%	24.9% 23.6%	\$196.25 \$185.04	\$197.16 \$194.61	-1.7% -3.3%	3.8% 2.5%	\$185.62 \$175.73	\$189.13 \$187.52	0.5% -1.6%	10.6% 9.1%	\$277.70 \$266.61	\$277.07 \$275.96	1.6% -1.1%	7.6% 6.3%
201107	\$149.24	\$168.84	-3.5%	18.8%	\$175.83	\$192.92	-5.7%	0.9%	\$173.73	\$186.21	-4.1%	6.7%	\$233.02	\$254.57	-3.5%	3.1%
201109	\$156.24	\$168.40	-3.4%	13.9%	\$169.34	\$190.86	-12.1%	-0.9%	\$166.03		-9.2%	4.0%	\$225.31	\$252.91	-9.1%	1.3%
201110	\$163.75	\$166.83	-6.3%	8.6%	\$172.94	\$189.64	-9.7%	-1.3%	\$170.66		-8.4%	2.3%	\$230.09	\$250.81	-6.1%	0.3%
201111	\$164.47 \$156.31	\$168.83 \$169.05	-0.4%	7.6%	\$173.59 \$173.65	\$189.34	-6.9%	-2.0%	\$171.37 \$169.74	\$183.93	-4.8%	1.4%	\$233.94	\$252.29	-3.3%	-0.2%
201112 201201	\$156.31 \$185.20	\$168.05 \$169.49	-2.0% 7.1%	3.9% 4.1%	\$172.65 \$190.59	\$189.09 \$188.79	-2.8% -2.0%	-2.3% -3.1%	\$168.74 \$189.33	\$183.65 \$183.89	-2.0% 0.6%	0.2% -0.4%	\$236.16 \$241.70	\$254.79 \$239.27	0.1% 1.0%	-0.3% -1.2%
201201	\$183.20	\$170.14	4.7%	2.7%	\$190.39	\$186.20	-6.8%	-6.5%	\$109.55		-3.9%	-3.4%	\$241.70	\$239.73	-3.5%	-4.9%
201203	\$212.05	\$169.32	5.5%	0.5%	\$197.86	\$184.10	-10.3%	-7.0%	\$201.06		-6.5%	-4.5%	\$266.92	\$249.86	-4.8%	-5.1%
201204	\$190.51	\$171.44	5.7%	1.0%	\$187.81	\$184.21	-9.5%	-6.2%	\$188.41	\$181.13	-5.8%	-3.9%	\$258.32	\$249.70	-3.0%	-3.5%
201205 201206	\$191.43 \$183.00	\$174.59 \$176.40	11.2%	3.0% 4.1%	\$191.53 \$189.00	\$183.62 \$183.58	-5.8%	-6.4% -7.4%	\$191.51 \$197.01	\$181.48 \$181.44	-1.8% 1.2%	-3.6% -4.2%	\$273.00 \$258.04	\$256.51	0.5% 1.5%	-3.2%
201206	\$183.90 \$179.12	\$176.40 \$179.37	17.8% 20.0%	4.1% 5.7%	\$189.00	\$182.58 \$183.95	-3.7% -0.6%	-7.4% -5.5%	\$187.91 \$182.95	\$181.14 \$182.91	4.1%	-4.2% -2.5%	\$258.94 \$274.69	\$247.30 \$266.80	4.4%	-3.6% -0.8%
201208	\$170.85	\$181.00	15.2%	7.2%	\$183.12	\$185.28	4.1%	-4.0%	\$180.61	\$184.32	7.0%	-1.0%	\$265.01	\$261.07	7.7%	1.1%
201209	\$173.70	\$181.36	11.2%	7.7%	\$176.02	\$183.91	3.9%	-3.6%	\$175.56	\$183.35	5.7%	-0.7%	\$266.96	\$265.80	9.0%	2.2%
201210	\$177.54	\$183.28	8.4%	9.9%	\$175.07	\$184.16	1.2%	-2.9%	\$175.56		2.9%	0.2%	\$276.95	\$275.73	7.2%	3.7%
201211 201212	\$176.49 \$173.49	\$184.53 \$186.48	7.3% 11.0%	9.3% 11.0%	\$171.04 \$173.87	\$184.24 \$183.87	-1.5% 0.7%	-2.7% -2.8%	\$172.09 \$173.80		0.4% 3.0%	0.2% 0.4%	\$271.35 \$274.79	\$275.10 \$277.05	5.5% 6.9%	4.4%
201212	\$173.49	\$185.09	4.4%	9.2%	\$173.87	\$185.09	1.4%	-2.8%	\$173.80		2.1%	0.4%	\$274.79	\$277.05	6.4%	4.6% 2.9%
201302	\$198.49	\$184.19	0.5%	8.3%	\$198.09	\$186.01	3.0%	-0.1%	\$198.16		2.4%	1.9%	\$297.12	\$276.83	9.0%	6.1%
201303	\$207.37	\$184.25	-2.2%	8.8%	\$204.64	\$186.12	3.4%	1.1%	\$205.12	\$185.76	2.0%	2.9%	\$319.55	\$283.98	11.3%	6.9%
201304	\$195.73	\$186.07	2.7%	8.5%	\$191.69	\$186.20	2.1%	1.1%	\$192.39		2.1%	2.8%	\$308.45	\$288.71	9.4%	6.1%
201305	\$222.92	\$191.21	16.4%	9.5%	\$188.89	\$185.49	-1.4%	1.0%	\$194.65	\$186.55	1.6%	2.8%	\$234.53	\$220.31	18.2%	6.5%

INDIVIDUAL, MEDIGAP BUSINESS PRE-STANDARDIZED AND STANDARDIZED PRODUCTS DISTRICT OF COLUMBIA SUBSCRIBERS

		EARNED	INCURRED	COMPLETION	ULTIMATE	R12 LOSS	MONTHLY	R12 CLAIMS PER MEMBER	R12 CLAIMS	R3 CLAIMS	R3 CLAIMS	R12 PREMIUM PER MEMBER	R12 PREMIUM
DATE	CONTRACTS	PREMIUM	CLAIMS	FACTORS	CLAIMS	RATIO	L/R	PER MONTH	TREND	PMPM	TREND	PER MONTH	CHANGE
200801	1,692	\$363,705	\$322,897	1.0000	\$322,897	66.8%	88.8%	\$142.56	1.3%	\$152.74	-5.1%	\$213.34	-1.0%
200802 200803	1,686 1,683	\$360,776 \$359,251	\$256,374 \$262,573	1.0000 1.0000	\$256,374 \$262,573	67.9% 68.0%	71.1% 73.1%	\$144.69 \$144.56	2.1% 2.0%	\$157.77 \$166.34	-0.5% 3.9%	\$213.04 \$212.71	-1.0% -1.1%
200803	1,670	\$357,231	\$245,802	1.0000	\$245,802	67.8%	68.8%	\$144.08	0.0%	\$150.34	4.2%	\$212.71	-1.1%
200805	1,678	\$356,364	\$244,946	1.0000	\$244,946	68.3%	68.7%	\$144.76	0.4%	\$149.74	0.2%	\$212.01	-1.5%
200806	1,674	\$354,495	\$244,548	1.0000	\$244,548	68.9%	69.0%	\$146.08	0.6%	\$146.42	4.3%	\$211.93	-1.4%
200807	1,683	\$235,973	\$293,033	1.0000	\$293,033	72.6%	124.2%	\$149.48	3.2%	\$155.42	16.2%	\$205.83	-4.1%
200808	1,680	\$350,216	\$240,768	1.0000	\$240,768	72.7%	68.7%	\$149.41	2.8%	\$154.53	13.7%	\$205.57	-4.2%
200809	1,680	\$347,307	\$234,165	1.0000	\$234,165	73.4%	67.4%	\$150.67	3.9%	\$152.28	13.7%	\$205.25	-4.2%
200810	1,680	\$348,631	\$251,510	1.0000	\$251,510	73.6%	72.1%	\$151.02	4.4%	\$144.14	4.5%	\$205.09	-4.2%
200811 200812	1,680 1,662	\$347,035 \$344,856	\$274,868 \$274,381	1.0000 1.0000	\$274,868 \$274,381	74.7% 76.2%	79.2% 79.6%	\$153.24 \$156.14	5.8% 9.2%	\$150.90 \$159.45	11.4% 16.0%	\$205.05 \$204.77	-4.1% -4.2%
200901	1,659	\$374,146	\$329,327	1.0000	\$329,327	76.2%	88.0%	\$156.71	9.2%	\$175.68	15.0%	\$205.63	-3.6%
200902	1,635	\$369,543	\$292,969	1.0000	\$292,969	76.9%	79.3%	\$158.94	9.8%	\$180.93	14.7%	\$206.59	-3.0%
200903	1,638	\$369,082	\$350,328	1.0000	\$350,328	78.9%	94.9%	\$163.68	13.2%	\$197.21	18.6%	\$207.54	-2.4%
200904	1,637	\$367,905	\$272,710	1.0000	\$272,710	79.3%	74.1%	\$165.29	14.7%	\$186.56	22.9%	\$208.42	-1.9%
200905	1,637	\$365,611	\$256,610	1.0000	\$256,610	79.4%	70.2%	\$166.22	14.8%	\$179.08	19.6%	\$209.32	-1.3%
200906	1,641	\$370,162	\$283,395	1.0000	\$283,395	80.0%	76.6%	\$168.44	15.3%	\$165.35	12.9%	\$210.45	-0.7%
200907	1,645	\$369,082	\$268,718	1.0000	\$268,718	77.0%	72.8%	\$167.54	12.1%	\$164.27	5.7%	\$217.55	5.7%
200908	1,644	\$368,483 \$364,783	\$252,454 \$251,017	1.0000 1.0000	\$252,454 \$251,017	77.0% 77.0%	68.5% 68.8%	\$168.44 \$169.48	12.7% 12.5%	\$163.20 \$156.12	5.6% 2.5%	\$218.86 \$220.00	6.5% 7.2%
200909 200910	1,657 1,655	\$362,652	\$280,607	1.0000	\$280,607	77.5%	77.4%	\$171.17	13.3%	\$158.21	9.8%	\$220.00	7.2%
200911	1,654	\$363,308	\$235,919	1.0000	\$235,919	76.3%	64.9%	\$169.42	10.6%	\$154.56	2.4%	\$222.10	8.3%
200912	1,642	\$361,839	\$257,310	1.0000	\$257,310	75.6%	71.1%	\$168.73	8.1%	\$156.30	-2.0%	\$223.19	9.0%
201001	1,654	\$392,217	\$353,334	1.0000	\$353,334	75.8%	90.1%	\$169.99	8.5%	\$171.02	-2.7%	\$224.16	9.0%
201002	1,619	\$390,254	\$243,434	1.0000	\$243,434	74.4%	62.4%	\$167.61	5.5%	\$173.77	-4.0%	\$225.39	9.1%
201003	1,596	\$384,509	\$342,724	1.0000	\$342,724	73.9%	89.1%	\$167.58	2.4%	\$192.95	-2.2%	\$226.66	9.2%
201004	1,594	\$384,841	\$274,267	1.0000	\$274,267	73.7%	71.3%	\$168.03	1.7%	\$178.92	-4.1%	\$228.01	9.4%
201005	1,585	\$382,899	\$304,488	1.0000	\$304,488	74.5%	79.5%	\$170.92	2.8%	\$192.98	7.8%	\$229.50	9.6%
201006 201007	1,571 1,577	\$379,131 \$378,594	\$257,732 \$249,441	1.0000 1.0000	\$257,732 \$249,441	73.8% 73.2%	68.0%	\$170.22 \$169.82	1.1% 1.4%	\$176.10 \$171.49	6.5%	\$230.78	9.7%
201007	1,577	\$378,394	\$249,441	1.0000	\$249,441	72.9%	65.9% 65.6%	\$170.18	1.4%	\$171.49	4.4% -2.1%	\$232.08 \$233.37	6.7% 6.6%
201009	1,582	\$375,763	\$267,204	1.0000	\$267,204	73.1%	71.1%	\$170.16	1.3%	\$161.46	3.4%	\$234.85	6.7%
201010	1,578	\$373,558	\$253,094	1.0000	\$253,094	72.3%	67.8%	\$170.94	-0.1%	\$162.19	2.5%	\$236.36	7.0%
201011	1,567	\$370,608	\$247,122	1.0000	\$247,122	72.5%	66.7%	\$172.30	1.7%	\$162.35	5.0%	\$237.81	7.1%
201012	1,558	\$372,417	\$242,492	1.0000	\$242,492	72.0%	65.1%	\$172.28	2.1%	\$157.92	1.0%	\$239.42	7.3%
201101	1,582	\$392,012	\$328,305	1.0000	\$328,305	71.4%	83.7%	\$171.62	1.0%	\$173.77	1.6%	\$240.31	7.2%
201102	1,528	\$389,391	\$335,240	0.9999	\$335,264	73.4%	86.1%	\$177.30	5.8%	\$194.10	11.7%	\$241.42	7.1%
201103 201104	1,538	\$386,015 \$382,201	\$271,119	0.9999 0.9999	\$271,138 \$265,260	71.8% 71.7%	70.2% 69.4%	\$174.05 \$173.90	3.9% 3.5%	\$201.10 \$188.51	4.2% 5.4%	\$242.25 \$242.57	6.9% 6.4%
201104	1,558 1,555	\$382,201	\$265,241 \$253,345	0.9999	\$253,363	70.6%	66.7%	\$171.46	0.3%	\$169.80	-12.0%	\$242.81	5.8%
201106	1,539	\$376,737	\$260,463	0.9999	\$260,483	70.7%	69.1%	\$171.90	1.0%	\$167.48	-4.9%	\$243.09	5.3%
201107	1,525	\$369,281	\$219,803	0.9998	\$219,847	70.2%	59.5%	\$170.79	0.6%	\$158.84	-7.4%	\$243.27	4.8%
201108	1,516	\$365,860	\$230,104	0.9998	\$230,158	70.0%	62.9%	\$170.39	0.1%	\$155.13	-2.9%	\$243.42	4.3%
201109	1,503	\$362,693	\$197,577	0.9998	\$197,624	68.7%	54.5%	\$167.37	-2.5%	\$142.52	-11.7%	\$243.75	3.8%
201110	1,505	\$359,282	\$205,266	0.9997	\$205,318	67.8%	57.1%	\$165.44	-3.2%	\$139.94	-13.7%	\$243.94	3.2%
201111	1,486	\$357,865	\$202,617	0.9997	\$202,682	67.0%	56.6%	\$163.75	-5.0%	\$134.76	-17.0%	\$244.32	2.7%
201112	1,492	\$359,123	\$209,057 \$269,422	0.9997	\$209,124	66.5%	58.2%	\$162.52	-5.7%	\$137.66	-12.8% -12.2%	\$244.48	2.1%
201201 201202	1,488 1,474	\$367,305 \$363,215	\$209,422	0.9992 0.9991	\$269,648 \$236,017	65.5% 63.7%	73.4% 65.0%	\$160.14 \$155.16	-6.7% -12.5%	\$152.59 \$160.48	-12.2%	\$244.38 \$243.67	1.7% 0.9%
201202	1,475	\$362,435	\$233,804	0.9989	\$229,062	63.1%	63.2%	\$153.38	-11.9%	\$165.59	-17.7%	\$243.21	0.4%
201204	1,474	\$362,298	\$197,722	0.9984	\$198,037	61.8%	54.7%	\$150.36	-13.5%	\$149.92	-20.5%	\$243.24	0.3%
201205	1,474	\$361,523	\$198,178	0.9973	\$198,710	60.8%	55.0%	\$148.00	-13.7%	\$141.49	-16.7%	\$243.31	0.2%
201206	1,472	\$360,681	\$205,911	0.9953	\$206,882	59.8%	57.4%	\$145.56	-15.3%	\$136.57	-18.5%	\$243.32	0.1%
201207	1,478	\$359,907	\$202,554	0.9931	\$203,956	59.6%	56.7%	\$145.05	-15.1%	\$137.78	-13.3%	\$243.44	0.1%
201208	1,484	\$360,027	\$190,883	0.9896	\$192,894	58.8%	53.6%	\$143.22	-15.9%	\$136.16	-12.2%	\$243.55	0.1%
201209	1,485	\$359,409	\$176,515	0.9866	\$178,908	58.4%	49.8%	\$142.31	-15.0%	\$129.47	-9.2%	\$243.61	-0.1%
201210 201211	1,485 1,476	\$358,452 \$356,253	\$157,703 \$183,443	0.9815 0.9740	\$160,678 \$188,330	57.4% 57.1%	44.8% 52.9%	\$139.96 \$139.23	-15.4% -15.0%	\$119.55 \$118.74	-14.6% -11.9%	\$243.84 \$243.88	0.0% -0.2%
201211	1,470	\$356,348	\$162,873	0.9615	\$169,397	56.2%	47.5%	\$137.00	-15.7%	\$116.74	-11.9%	\$243.74	-0.2%
201301	1,496	\$357,805	\$278,172	0.9401	\$295,903	56.9%	82.7%	\$138.41	-13.6%	\$146.46	-4.0%	\$243.10	-0.5%
201302	1,496	\$353,788	\$195,777	0.9080	\$215,605	56.6%	60.9%	\$137.09	-11.6%	\$151.89	-5.4%	\$242.27	-0.6%
201303	1,479	\$353,493	\$197,197	0.8364	\$235,761	56.9%	66.7%	\$137.44	-10.4%	\$167.14	0.9%	\$241.71	-0.6%
201304	1,469	\$353,503	\$146,159	0.7162	\$204,069	57.1%	57.7%	\$137.82	-8.3%	\$147.49	-1.6%	\$241.28	-0.8%
201305	1,494	\$356,779	\$14,104	0.0637	\$221,508	57.7%	62.1%	\$138.94	-6.1%	\$148.88	5.2%	\$240.74	-1.1%
2000 0173	20.140	¢4 105 750	¢2 145 060	1.0000	¢2 145 969	76.00							
2008 SUM: 2009 SUM:	20,148 19,744	\$4,125,750 \$4,406,595	\$3,145,868 \$3,331,363	1.0000 1.0000	\$3,145,868 \$3,331,363	76.2% 75.6%							
2009 SUM: 2010 SUM:	19,744	\$4,406,393	\$3,283,346	1.0000	\$3,283,346	72.0%							
2011 SUM:	18,327	\$4,480,524	\$2,978,137	0.9999	\$2,978,569	66.5%							
2012 SUM:	17,756	\$4,327,852	\$2,409,816	0.9907	\$2,432,519	56.2%							
2013 YTD:	7,434	\$1,775,369	\$831,409	0.7089	\$1,172,846	66.1%							

There are NO family contracts in-force.

All ultimate claims are calculated using UNMARGINED completion factors.

Please note that "R12" stands for "rolling 12 month" throughout the experience summary section.

PMPM stands for "per member per month".

INDIVIDUAL, MEDIGAP BUSINESS PRE-STANDARDIZED PRODUCTS (BCBS65, Protection 65)

DISTRICT OF COLUMBIA SUBSCRIBERS

						R12		R12 CLAIMS	R12	R3	R3	R12 PREMIUM	R12
DATE	CONTRACTS	EARNED PREMIUM	INCURRED CLAIMS	COMPLETION FACTORS	ULTIMATE CLAIMS	LOSS RATIO	MONTHLY L/R	PER MEMBER PER MONTH	CLAIMS TREND	CLAIMS PMPM	CLAIMS TREND	PER MEMBER PER MONTH	PREMIUM CHANGE
200801	503	\$118,279	\$75,390	1.0000	\$75,390	45.2%	63.7%	\$108.52	-4.0%	\$117.37	-11.1%	\$240.28	0.1%
200802	494	\$116,717	\$56,834	1.0000	\$56,834	46.0%	48.7%	\$110.29	-2.5%	\$118.76	-4.4%	\$239.96	0.0%
200803	488	\$115,680	\$52,760	1.0000	\$52,760	45.5%	45.6%	\$109.06	-2.6%	\$124.57	-4.3%	\$239.72	-0.2%
200804	477	\$113,799	\$50,022	1.0000	\$50,022	45.4%	44.0%	\$108.81	-2.6%	\$109.40	1.1%	\$239.53	-0.3%
200805	466	\$110,994	\$50,514	1.0000	\$50,514	45.3%	45.5%	\$108.32	-0.5%	\$107.12	-6.6%	\$239.31	-0.4%
200806 200807	460 455	\$108,827 \$108,038	\$47,745 \$111,691	1.0000 1.0000	\$47,745 \$111,691	45.6% 50.7%	43.9% 103.4%	\$109.03 \$120.88	0.4% 10.0%	\$105.69 \$152.03	-0.6% 49.6%	\$238.93 \$238.63	-0.6% -0.8%
200808	449	\$106,559	\$45,046	1.0000	\$45,046	50.6%	42.3%	\$120.67	9.5%	\$149.91	51.6%	\$238.39	-0.9%
200809	440	\$104,967	\$39,120	1.0000	\$39,120	50.2%	37.3%	\$119.53	8.6%	\$145.73	42.6%	\$238.20	-1.0%
200810	434	\$103,899	\$45,988	1.0000	\$45,988	50.1%	44.3%	\$119.33	5.9%	\$98.38	-8.5%	\$238.05	-1.1%
200811	431	\$102,281	\$37,340	1.0000	\$37,340	49.5%	36.5%	\$117.56	4.9%	\$93.83	-14.1%	\$237.68	-1.3%
200812	420	\$101,739	\$55,245	1.0000	\$55,245	50.9%	54.3%	\$121.02	8.9%	\$107.84	3.6%	\$237.77	-1.2%
200901	415	\$100,181	\$63,226	1.0000	\$63,226	50.7%	63.1%	\$120.75	11.3%	\$123.07	4.9%	\$238.29	-0.8%
200902 200903	409 403	\$97,265 \$96,031	\$43,669 \$53,351	1.0000 1.0000	\$43,669 \$53,351	50.4% 51.2%	44.9% 55.6%	\$120.20 \$122.26	9.0% 12.1%	\$130.34 \$130.60	9.8% 4.8%	\$238.44 \$238.56	-0.6% -0.5%
200903	399	\$94,807	\$35,715	1.0000	\$35,715	50.9%	37.7%	\$122.20 \$121.34	11.5%	\$109.61	0.2%	\$238.48	-0.4%
200905	394	\$93,062	\$37,950	1.0000	\$37,950	50.6%	40.8%	\$120.59	11.3%	\$106.20	-0.9%	\$238.34	-0.4%
200906	389	\$92,507	\$40,181	1.0000	\$40,181	50.7%	43.4%	\$120.79	10.8%	\$96.32	-8.9%	\$238.45	-0.2%
200907	381	\$92,026	\$47,521	1.0000	\$47,521	45.9%	51.6%	\$109.66	-9.3%	\$107.95	-29.0%	\$238.78	0.1%
200908	378	\$90,698	\$31,220	1.0000	\$31,220	45.4%	34.4%	\$108.43	-10.1%	\$103.59	-30.9%	\$239.01	0.3%
200909	376	\$88,946	\$39,360	1.0000	\$39,360	46.0%	44.3%	\$109.91	-8.0%	\$104.05	-28.6%	\$238.86	0.3%
200910 200911	368 365	\$87,482 \$86,297	\$43,780 \$38,698	1.0000 1.0000	\$43,780 \$38,698	46.5% 47.3%	50.0% 44.8%	\$110.97 \$112.82	-7.0% -4.0%	\$101.92 \$109.86	3.6% 17.1%	\$238.72 \$238.67	0.3% 0.4%
200911	360	\$85,263	\$39,337	1.0000	\$39,337	46.5%	44.8%	\$112.82 \$110.85	-4.0%	\$111.45	3.3%	\$238.21	0.4%
201001	361	\$83,549	\$66,300	1.0000	\$66,300	47.5%	79.4%	\$112.83	-6.6%	\$132.90	8.0%	\$237.38	-0.4%
201002	357	\$82,470	\$51,063	1.0000	\$51,063	48.9%	61.9%	\$115.75	-3.7%	\$145.36	11.5%	\$236.84	-0.7%
201003	352	\$81,772	\$59,254	1.0000	\$59,254	50.1%	72.5%	\$118.39	-3.2%	\$165.06	26.4%	\$236.36	-0.9%
201004	339	\$80,809	\$37,814	1.0000	\$37,814	51.0%	46.8%	\$120.47	-0.7%	\$141.35	29.0%	\$236.40	-0.9%
201005	333	\$80,280	\$41,561	1.0000	\$41,561	51.9%	51.8%	\$122.98	2.0%	\$135.38	27.5%	\$236.77	-0.7%
201006 201007	328 323	\$78,829 \$78,546	\$43,282 \$40,520	1.0000 1.0000	\$43,282 \$40,520	52.9% 53.0%	54.9% 51.6%	\$125.45 \$125.52	3.9% 14.5%	\$122.66 \$127.40	27.3% 18.0%	\$236.95 \$237.01	-0.6% -0.7%
201007	324	\$78,340	\$40,520	1.0000	\$40,520	54.9%	56.1%	\$123.32 \$130.09	20.0%	\$130.64	26.1%	\$236.97	-0.7%
201009	320	\$77,234	\$50,219	1.0000	\$50,219	56.7%	65.0%	\$134.48	22.4%	\$138.90	33.5%	\$237.34	-0.6%
201010	319	\$76,581	\$49,874	1.0000	\$49,874	57.9%	65.1%	\$137.59	24.0%	\$149.19	46.4%	\$237.52	-0.5%
201011	316	\$75,005	\$40,748	1.0000	\$40,748	58.8%	54.3%	\$139.77	23.9%	\$147.48	34.2%	\$237.61	-0.4%
201012	309	\$74,521	\$46,321	1.0000	\$46,321	60.2%	62.2%	\$143.31	29.3%	\$145.07	30.2%	\$237.95	-0.1%
201101	304	\$73,334	\$52,865	1.0000	\$52,865	59.4%	72.1%	\$141.97	25.8%	\$150.63	13.3%	\$238.81	0.6%
201102	299 295	\$72,241	\$53,560	0.9999 0.9999	\$53,564 \$53,814	60.4%	74.1% 75.7%	\$144.75	25.0% 22.9%	\$167.49	15.2%	\$239.74 \$240.54	1.2%
201103 201104	293	\$71,129 \$69,867	\$53,811 \$39,890	0.9999	\$39,893	60.5% 61.4%	57.1%	\$145.49 \$147.86	22.7%	\$178.45 \$166.22	8.1% 17.6%	\$240.63	1.8% 1.8%
201105	287	\$69,007	\$44,116	0.9999	\$44,120	62.5%	63.9%	\$150.37	22.3%	\$157.70	16.5%	\$240.58	1.6%
201106	285	\$68,005	\$47,860	0.9999	\$47,864	63.8%	70.4%	\$153.38	22.3%	\$152.63	24.4%	\$240.45	1.5%
201107	280	\$67,427	\$46,362	0.9998	\$46,372	65.3%	68.8%	\$156.81	24.9%	\$162.39	27.5%	\$240.23	1.4%
201108	279	\$66,736	\$50,494	0.9998	\$50,506	66.9%	75.7%	\$160.71	23.5%	\$171.50	31.3%	\$240.19	1.4%
201109	273	\$65,399	\$46,632	0.9998	\$46,643	67.4%	71.3%	\$161.84	20.3%	\$172.50	24.2%	\$240.04	1.1%
201110 201111	268 266	\$64,419 \$63,669	\$40,176 \$30,702	0.9997 0.9997	\$40,187 \$30,712	67.2% 67.0%	62.4% 48.2%	\$161.43 \$160.86	17.3% 15.1%	\$167.48 \$145.65	12.3% -1.2%	\$240.06 \$240.25	1.1% 1.1%
201111	263	\$63,204	\$40,221	0.9997	\$40,234	67.1%	63.7%	\$161.24	12.5%	\$143.03	-3.9%	\$240.23	0.9%
201201	259	\$62,012	\$50,352	0.9992	\$50,395	67.8%	81.3%	\$162.67	14.6%	\$153.98	2.2%	\$240.02	0.5%
201202	252	\$61,142	\$34,840	0.9991	\$34,871	66.4%	57.0%	\$159.32	10.1%	\$162.14	-3.2%	\$240.08	0.1%
201203	249	\$60,033	\$38,770	0.9989	\$38,813	65.4%	64.7%	\$156.97	7.9%	\$163.26	-8.5%	\$240.06	-0.2%
201204	246	\$59,814	\$29,051	0.9984	\$29,097	64.8%	48.6%	\$155.85	5.4%	\$137.59	-17.2%	\$240.37	-0.1%
201205	247	\$59,567	\$39,293	0.9973	\$39,399	65.0%	66.1%	\$156.33	4.0%	\$144.62	-8.3%	\$240.43	-0.1%
201206 201207	245 245	\$59,165 \$58,225	\$30,161 \$30,361	0.9953 0.9931	\$30,304 \$30,571	63.5% 62.1%	51.2% 52.5%	\$152.71 \$149.33	-0.4% -4.8%	\$133.88 \$136.06	-12.3% -16.2%	\$240.67 \$240.42	0.1% 0.1%
201207	241	\$57,753	\$27,522	0.9896	\$27,812	59.8%	48.2%	\$143.76	-10.6%	\$121.32	-29.3%	\$240.47	0.1%
201209	240	\$57,247	\$27,799	0.9866	\$28,176	57.9%	49.2%	\$139.22	-14.0%	\$119.23	-30.9%	\$240.40	0.2%
201210	235	\$56,718	\$26,877	0.9815	\$27,384	56.7%	48.3%	\$136.47	-15.5%	\$116.44	-30.5%	\$240.48	0.2%
201211	232	\$56,061	\$25,817	0.9740	\$26,505	56.8%	47.3%	\$136.61	-15.1%	\$116.07	-20.3%	\$240.67	0.2%
201212	231	\$55,558	\$28,203	0.9615	\$29,333	55.8%	52.8%	\$134.38	-16.7%	\$119.23	-14.5%	\$240.69	0.2%
201301	227	\$54,159	\$41,145	0.9401	\$43,768	55.5%	80.8%	\$133.58	-17.9%	\$144.36	-6.3%	\$240.64	0.3%
201302 201303	223 218	\$53,185 \$52,659	\$22,394 \$24,752	0.9080 0.8364	\$24,662 \$29,592	54.7% 53.9%	46.4% 56.2%	\$131.36 \$129.54	-17.6% -17.5%	\$143.56 \$146.74	-11.5% -10.1%	\$240.30 \$240.32	0.1% 0.1%
201303	216	\$52,659	\$24,732	0.7162	\$29,392	54.5%	56.0%	\$129.34 \$131.16	-17.3%	\$127.85	-7.1%	\$240.52 \$240.51	0.1%
201305	214	\$52,509	\$2,770	0.0637	\$43,508	55.7%	82.9%	\$134.21	-14.1%	\$158.80	9.8%	\$240.83	0.2%
2008 SUM:	5,517	\$1,311,778	\$667,695	1.0000	\$667,695	50.9%							
2009 SUM:		\$1,104,564	\$514,009	1.0000	\$514,009	46.5%							
2010 SUM:	3,981	\$947,295	\$570,527	1.0000	\$570,527	60.2%							
2011 SUM:	3,391	\$814,436	\$546,690	0.9998	\$546,773	67.1%							
2012 SUM:	2,922	\$703,295	\$389,047	0.9908	\$392,659	55.8%							

1,096 \$265,171

All ultimate claims are calculated using UNMARGINED completion factors. Please note that "R12" stands for "rolling 12 month" throughout the experience summary section. PMPM stands for "per member per month".

\$112,181

0.6560

\$171,018 64.5%

2013 YTD:

MEDIGAP BUSINESS Standardized Plans (1990 & 2010, Old & New Rating Methodology) DISTRICT OF COLUMBIA SUBSCRIBERS

								D12		D12	
						R12		R12 CLAIMS COST	R12	R12 PREMIUM	R12
		EARNED	INCURRED	COMPLETION	ULTIMATE	LOSS	MONTHLY	PER MEMBER	CLAIMS	PER MEMBER	PREMIUM
DATE 200801	CONTRACTS 1,189	PREMIUMS \$245,426	\$247,507	FACTORS 1.0000	\$247,507	79.0%	L/R 100.8%	PER MONTH \$158.60	TREND 0.9%	PER MONTH \$200.64	CHANGE -0.1%
200801	1,192	\$244,059	\$199,540	1.0000	\$199,540	80.1%	81.8%	\$160.59	1.5%	\$200.60	-0.1%
200803	1,195	\$243,571	\$209,813	1.0000	\$209,813	80.2%	86.1%	\$160.67	1.2%	\$200.45	-0.3%
200804	1,193	\$243,342	\$195,780	1.0000	\$195,780	79.7%	80.5%	\$159.69	-1.5%	\$200.33	-0.3%
200805	1,212	\$245,370	\$194,433	1.0000	\$194,433	80.2%	79.2%	\$160.54	-1.9%	\$200.19	-0.6%
200806 200807	1,214 1,228	\$245,669 \$127,935	\$196,803 \$181,342	1.0000 1.0000	\$196,803 \$181,342	80.7% 84.0%	80.1% 141.7%	\$161.83 \$161.38	-1.9% -1.2%	\$200.46 \$192.18	-0.4% -4.5%
200808	1,231	\$243,657	\$195,723	1.0000	\$195,723	83.8%	80.3%	\$161.12	-1.5%	\$192.20	-4.4%
200809	1,240	\$242,340	\$195,046	1.0000	\$195,046	84.9%	80.5%	\$163.11	0.3%	\$192.08	-4.4%
200810	1,246	\$244,733	\$205,522	1.0000	\$205,522	85.0%	84.0%	\$163.42	1.8%	\$192.18	-4.3%
200811 200812	1,249 1,242	\$244,754 \$243,117	\$237,529 \$219,136	1.0000 1.0000	\$237,529 \$219,136	86.7% 88.1%	97.0% 90.1%	\$166.92 \$169.38	3.7% 7.0%	\$192.53 \$192.33	-4.0% -4.2%
200912	1,242	\$273,965	\$266,101	1.0000	\$266,101	87.8%	97.1%	\$170.01	7.0%	\$192.55	-3.5%
200902	1,226	\$272,277	\$249,299	1.0000	\$249,299	88.7%	91.6%	\$173.00	7.7%	\$195.02	-2.8%
200903	1,235	\$273,051	\$296,977	1.0000	\$296,977	90.8%	108.8%	\$178.43	11.1%	\$196.49	-2.0%
200904	1,238	\$273,097	\$236,995	1.0000	\$236,995	91.3%	86.8%	\$180.68	13.1%	\$197.90	-1.2%
200905 200906	1,243 1,252	\$272,550 \$277,655	\$218,659 \$243,214	1.0000 1.0000	\$218,659 \$243,214	91.3% 91.9%	80.2% 87.6%	\$181.93 \$184.59	13.3% 14.1%	\$199.32 \$200.96	-0.4% 0.3%
200907	1,264	\$277,056	\$221,197	1.0000	\$221,197	88.8%	79.8%	\$186.81	15.8%	\$210.48	9.5%
200908	1,266	\$277,786	\$221,234	1.0000	\$221,234	88.6%	79.6%	\$188.08	16.7%	\$212.27	10.4%
200909	1,281	\$275,837	\$211,657	1.0000	\$211,657	88.2%	76.7%	\$188.68	15.7%	\$213.92	11.4%
200910	1,287	\$275,170	\$236,827	1.0000	\$236,827	88.3%	86.1%	\$190.25	16.4%	\$215.37	12.1%
200911 200912	1,289 1,282	\$277,010 \$276,576	\$197,221 \$217,973	1.0000 1.0000	\$197,221 \$217,973	86.2% 85.3%	71.2% 78.8%	\$187.07 \$186.49	12.1% 10.1%	\$216.94 \$218.58	12.7% 13.6%
201001	1,293	\$308,668	\$287,035	1.0000	\$287,035	85.1%	93.0%	\$187.27	10.2%	\$220.16	13.7%
201002	1,262	\$307,784	\$192,371	1.0000	\$192,371	82.5%	62.5%	\$183.08	5.8%	\$221.97	13.8%
201003	1,244	\$302,738	\$283,470	1.0000	\$283,470	81.4%	93.6%	\$182.08	2.0%	\$223.80	13.9%
201004 201005	1,255 1,252	\$304,031 \$302,620	\$236,454 \$262,927	1.0000 1.0000	\$236,454 \$262,927	80.6% 81.2%	77.8% 86.9%	\$181.84 \$184.64	0.6% 1.5%	\$225.58 \$227.42	14.0% 14.1%
201005	1,243	\$300,302	\$214,450	1.0000	\$202,927	79.8%	71.4%	\$182.86	-0.9%	\$227.42	14.1%
201007	1,254	\$300,048	\$208,920	1.0000	\$208,920	79.0%	69.6%	\$182.18	-2.5%	\$230.71	9.6%
201008	1,253	\$300,295	\$204,443	1.0000	\$204,443	78.0%	68.1%	\$181.23	-3.6%	\$232.38	9.5%
201009	1,262	\$298,529	\$216,985	1.0000	\$216,985	77.6%	72.7%	\$181.81	-3.6%	\$234.17	9.5%
201010 201011	1,259 1,251	\$296,977 \$295,602	\$203,220 \$206,374	1.0000 1.0000	\$203,220 \$206,374	76.2% 76.1%	68.4% 69.8%	\$179.92 \$180.98	-5.4% -3.3%	\$236.04 \$237.87	9.6% 9.6%
201011	1,249	\$297,896	\$196,171	1.0000	\$196,171	75.0%	65.9%	\$179.93	-3.5%	\$239.80	9.7%
201101	1,278	\$318,678	\$275,440	1.0000	\$275,440	74.5%	86.4%	\$179.34	-4.2%	\$240.71	9.3%
201102	1,229	\$317,150	\$281,680	0.9999	\$281,700	76.8%	88.8%	\$185.68	1.4%	\$241.86	9.0%
201103 201104	1,243 1,266	\$314,886 \$312,334	\$217,308 \$225,351	0.9999 0.9999	\$217,324 \$225,367	74.7% 74.2%	69.0% 72.2%	\$181.29 \$180.42	-0.4% -0.8%	\$242.68 \$243.06	8.4% 7.7%
201104	1,268	\$311,056	\$209,229	0.9999	\$223,307	74.2%	67.3%	\$176.66	-4.3%	\$243.36	7.7%
201106	1,254	\$308,732	\$212,603	0.9999	\$212,619	72.4%	68.9%	\$176.41	-3.5%	\$243.74	6.4%
201107	1,245	\$301,854	\$173,441	0.9998	\$173,475	71.4%	57.5%	\$174.16	-4.4%	\$244.01	5.8%
201108	1,237	\$299,124	\$179,610	0.9998	\$179,652	70.7%	60.1%	\$172.70	-4.7%	\$244.19	5.1%
201109 201110	1,230 1,237	\$297,294 \$294,863	\$150,946 \$165,090	0.9998 0.9997	\$150,981 \$165,132	69.0% 68.0%	50.8% 56.0%	\$168.67 \$166.38	-7.2% -7.5%	\$244.63 \$244.84	4.5% 3.7%
201110	1,220	\$294,197	\$171,915	0.9997	\$171,971	67.0%	58.5%	\$164.42	-9.2%	\$245.26	3.1%
201112	1,229	\$295,920	\$168,836	0.9997	\$168,891	66.3%	57.1%	\$162.81	-9.5%	\$245.45	2.4%
201201	1,229	\$305,292	\$219,069	0.9992	\$219,253	65.0%	71.8%	\$159.58	-11.0%	\$245.36	1.9%
201202	1,222	\$302,073	\$200,965	0.9991 0.9989	\$201,146	63.1%	66.6%	\$154.24	-16.9%	\$244.46	1.1%
201203 201204	1,226 1,228	\$302,402 \$302,484	\$190,038 \$168,671	0.9989	\$190,249 \$168,940	62.6% 61.2%	62.9% 55.9%	\$152.59 \$149.18	-15.8% -17.3%	\$243.90 \$243.86	0.5% 0.3%
201205	1,227	\$301,956	\$158,884	0.9973	\$159,311	59.9%	52.8%	\$146.21	-17.2%	\$243.93	0.2%
201206	1,227	\$301,516	\$175,750	0.9953	\$176,579	59.1%	58.6%	\$144.04	-18.4%	\$243.88	0.1%
201207	1,233	\$301,682	\$172,193	0.9931	\$173,385	59.1%	57.5%	\$144.15	-17.2%	\$244.07	0.0%
201208 201209	1,243 1,245	\$302,274 \$302,162	\$163,361 \$148,716	0.9896 0.9866	\$165,082 \$150,732	58.6% 58.5%	54.6% 49.9%	\$143.10 \$142.94	-17.1% -15.3%	\$244.18 \$244.27	0.0% -0.1%
201209	1,243	\$302,102	\$130,826	0.9815	\$130,732	57.5%	49.9%	\$142.94 \$140.66	-15.5%	\$244.27 \$244.52	-0.1%
201211	1,244	\$300,192	\$157,626	0.9740	\$161,825	57.2%	53.9%	\$139.75	-15.0%	\$244.52	-0.3%
201212	1,260	\$300,790	\$134,670	0.9615	\$140,064	56.3%	46.6%	\$137.51	-15.5%	\$244.34	-0.5%
201301	1,269	\$303,646	\$237,027	0.9401	\$252,136	57.2%	83.0%	\$139.35	-12.7%	\$243.57	-0.7%
201302 201303	1,273 1,261	\$300,603 \$300,834	\$173,383 \$172,445	0.9080 0.8364	\$190,943 \$206,168	57.0% 57.4%	63.5% 68.5%	\$138.19 \$138.93	-10.4% -9.0%	\$242.64 \$241.97	-0.7% -0.8%
201303	1,255	\$300,834	\$172,443	0.7162	\$174,581	57.4%	58.0%	\$139.06	-6.8%	\$241.42	-1.0%
201305	1,280	\$304,270	\$11,333	0.0637	\$178,001	58.1%	58.5%	\$139.81	-4.4%	\$240.73	-1.3%
****			na			0.7.					
2008 SUM:	14,631	\$2,813,972	\$2,478,173	1.0000	\$2,478,173	88.1%					
2009 SUM: 2010 SUM:	15,107 15,077	\$3,302,031 \$3,615,490	\$2,817,354 \$2,712,819	1.0000 1.0000	\$2,817,354 \$2,712,819	85.3% 75.0%					
2011 SUM:	14,936	\$3,666,088	\$2,431,447	0.9999	\$2,431,796	66.3%					
2012 SUM:	14,834	\$3,624,557	\$2,020,769	0.9906	\$2,039,860	56.3%					
2013 YTD:	6,338	\$1,510,198	\$719,228	0.7179	\$1,001,828	66.3%					

INDIVIDUAL, MEDIGAP BUSINESS

BLUE CROSS 65 & BLUE SHIELD 65 HISTORY OF RATES

District of Columbia

Effective	Blue Cross 65	Blue Shield 65	Total	Rate
January 1	Monthly Rate	Monthly Rate	Monthly Rate	Increase (%)
1978	\$6.00	\$14.14	\$20.14	0.20/
1979	\$6.00	\$15.82	\$21.82	8.3%
1980	\$7.42	\$15.82	\$23.24	6.5%
1981	\$7.74	\$15.50	\$23.24	0.0%
1982	\$9.90	\$17.80	\$27.70	19.2%
1983	\$14.18	\$21.58	\$35.76	29.1%
1984	\$17.62	\$22.48	\$40.10	12.1%
1985	\$21.46	\$26.42	\$47.88	19.4%
1986	\$23.10	\$32.38	\$55.48	15.9%
1987	\$23.10	\$32.38	\$55.48	0.0%
1988	\$27.12	\$34.32	\$61.44	10.7%
1989	\$22.08	\$37.62	\$59.70	-2.8%
1990	\$31.60	\$43.22	\$74.82	25.3%
1991	\$31.60	\$53.34	\$84.94	13.5%
1992	\$34.62	\$54.30	\$88.92	4.7%
1993	\$41.92	\$55.68	\$97.60	9.8%
1994	\$44.84	\$59.54	\$104.38	6.9%
1995	\$44.84	\$59.54	\$104.38	0.0%
1996	\$44.84	\$59.54	\$104.38	0.0%
1997	\$47.98	\$63.71	\$111.69	7.0%
1998	\$52.28	\$69.42	\$121.70	9.0%
1999	\$66.32	\$66.32	\$132.64	9.0%
2000	\$68.77	\$68.77	\$137.55	3.7%
2001	\$82.60	\$82.60	\$165.19	20.1%
2002	\$88.21	\$88.21	\$176.43	6.8%
2003	\$110.71	\$110.71	\$221.42	25.5%
2004	\$114.03	\$114.03	\$228.06	3.0%
2005	\$114.03	\$114.03	\$228.06	0.0%
2006	\$116.31	\$116.32	\$232.63	2.0%
2007	\$116.31	\$116.32	\$232.63	0.0%
2008	\$116.31	\$116.32	\$232.63	0.0%
2009	\$116.31	\$116.32	\$232.63	0.0%
2010	\$116.31	\$116.32	\$232.63	0.0%
2011	\$116.31	\$116.32	\$232.63	0.0%
2012	\$116.31	\$116.32	\$232.63	0.0%
2013	\$116.31	\$116.32	\$232.63	0.0%
Proposed 2014	\$116.31	\$116.32	\$232.63	0.0%

INDIVIDUAL, MEDIGAP BUSINESS

PROTECTION 65HISTORY OF RATES

District of Columbia

				Rate
Effective	Ages 70 or Less	Ages 71 - 75	Ages 76 or Over	Increase
January 1	Monthly Rate	Monthly Rate	Monthly Rate	(%)
1990	\$72.14	\$81.84	\$99.32	
1991	\$75.90	\$87.88	\$106.74	7.4%
1992	\$75.90	\$87.88	\$106.74	0.0%
1993	\$75.90	\$87.88	\$106.74	0.0%
1994	\$78.38	\$90.74	\$110.22	3.3%
1995	\$78.38	\$90.74	\$110.22	0.0%
1996	\$78.38	\$90.74	\$110.22	0.0%
1997	\$86.22	\$99.81	\$121.24	10.0%
1998	\$96.60	\$111.80	\$135.80	12.0%
1999	\$125.58	\$145.34	\$176.54	30.0%
2000	\$129.22	\$149.55	\$181.66	2.9%
2001	\$140.85	\$163.01	\$198.01	9.0%
2002	\$149.30	\$172.80	\$209.89	6.0%
2003	\$187.38	\$216.87	\$263.42	25.5%
2004	\$193.00	\$223.38	\$271.32	3.0%
2005	\$193.00	\$223.38	\$271.32	0.0%
2006	\$196.86	\$227.85	\$276.75	2.0%
2007	\$196.86	\$227.85	\$276.75	0.0%
2008	\$196.86	\$227.85	\$276.75	0.0%
2009	\$196.86	\$227.85	\$276.75	0.0%
2010	\$196.86	\$227.85	\$276.75	0.0%
2011	\$196.86	\$227.85	\$276.75	0.0%
2012	\$196.86	\$227.85	\$276.75	0.0%
2013	\$196.86	\$227.85	\$276.75	0.0%
Proposed 2014	\$196.86	\$227.85	\$276.75	0.0%

Supplemental 65 (1990 Plans) Medigap Rate History (Non-Underwritten) (January 1 Effective Dates)

																							Proposed
PRODUCT	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Plan A																							
Disabled	\$54.14	\$54.14	\$59.02	\$59.02	\$59.02	\$64.92	\$72.70	\$132.30	\$145.39	\$189.01	\$255.16	\$320.23	\$329.83	\$357.60	\$396.94	\$416.78	\$416.78	\$456.38	\$511.14	\$559.70	\$615.10	\$615.10	\$615.10
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	82.0%	9.9%	30.0%	35.0%	25.5%	3.0%	8.4%	11.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%	0.0%	0.0%
Non-Disabled																							
Age 65	\$54.14	\$54.14	\$59.02	\$59.02	\$59.02	\$64.92	\$72.70	\$94.51	\$90.87	\$118.13	\$159.48	\$200.15	\$206.16	\$203.18	\$225.53	\$236.81	\$236.81	\$259.31	\$290.42	\$318.01	\$349.49	\$349.49	\$349.49
Ages 66 - 69	\$54.14	\$54.14	\$59.02	\$59.02	\$59.02	\$64.92	\$72.70	\$94.51	\$96.91	\$125.98	\$170.08	\$213.46	\$219.86	\$203.18	\$225.53	\$236.81	\$236.81	\$259.31	\$290.42	\$318.01	\$349.49	\$349.49	\$349.49
Ages 70 - 74	\$57.00	\$57.00	\$62.14	\$62.14	\$62.14	\$68.35	\$76.60	\$99.58	\$117.49	\$152.74	\$206.19	\$258.78	\$266.54	\$237.93	\$264.10	\$277.30	\$277.30	\$303.65	\$340.08	\$372.39	\$409.25	\$409.25	\$409.25
Ages 75 - 79	\$69.22	\$69.22	\$75.46	\$75.46	\$75.46	\$83.01	\$93.00	\$120.90	\$128.67	\$167.27	\$225.82	\$283.41	\$291.92	\$275.04	\$305.29	\$320.56	\$320.56	\$351.01	\$393.13	\$430.48	\$473.10	\$473.10	\$473.10
Ages 80 - 84	\$69.22	\$69.22	\$75.46	\$75.46	\$75.46	\$83.01	\$93.00	\$120.90	\$135.94	\$176.72	\$238.57	\$299.42	\$308.40	\$316.56	\$351.38	\$368.95	\$368.95	\$404.00	\$452.48	\$495.47	\$544.51	\$544.51	\$544.51
Ages 85 or older	\$69.22	\$69.22	\$75.46	\$75.46	\$75.46	\$83.01	\$93.00	\$120.90	\$149.38	\$194.19	\$262.16	\$329.02	\$338.89	\$325.09	\$360.85	\$378.89	\$378.89	\$414.89	\$464.67	\$508.81	\$559.18	\$559.18	\$559.18
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	30.0%	10.2%	30.0%	35.0%	25.5%	3.0%	-4.1%	11.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%	0.0%	0.0%
Plan C	eec 02	¢9.c 02	¢04.74	¢04.74	¢04.74	6104.21	¢116.70	¢107.06	¢100.20	¢250.10	¢074.75	¢244.92	¢255 17	¢255 17	#2.c2.27	. e200.20	. #200.20	6416.50	¢466.51	¢510.02	¢5.61.40	¢561.40	¢5.61.40
Disabled	\$86.92	\$86.92	\$94.74	\$94.74	\$94.74	\$104.21		\$187.06	\$199.38		\$274.75			\$355.17	\$362.27	\$380.39	\$380.39	\$416.52	\$466.51	\$510.83	\$561.40	\$561.40	\$561.40
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	60.3%	6.6%	30.0%	6.0%	25.5%	3.0%	0.0%	2.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%	0.0%	0.0%
Non-Disabled	40.502	00.00	00454	do 4.7.4	A0454		011650	0122 61			A150.00	#10 2 2 0	#100.0 =	A400.05	# 202 02			# 222.2 0	A2 50 4 5	# 2 0400	#212.00	0010.00	#212.00
Age 65	\$86.92	\$86.92	\$94.74	\$94.74	\$94.74	\$104.21		\$133.61					\$198.07				\$212.13		\$260.16	\$284.88	\$313.08	\$313.08	\$313.08
Ages 66 - 69	\$86.92	\$86.92	\$94.74	\$94.74	\$94.74	\$104.21		\$133.61		\$154.16		\$205.09						\$247.73	\$277.46	\$303.82	\$333.90	\$333.90	\$333.90
Ages 70 - 74	\$91.52	\$91.52	\$99.76	\$99.76	\$99.76	\$109.74	\$122.90	,	\$161.12			\$248.64	\$256.10				\$274.28		\$336.38	\$368.34	\$404.81	\$404.81	\$404.81
Ages 75 - 79			\$121.14	\$121.14		\$133.25		\$170.83	\$176.45				\$280.46				\$300.37		\$368.38	\$403.38	\$443.32	\$443.32	\$443.32
Ages 80 - 84			\$121.14		\$121.14			\$170.83		\$216.25								\$347.50	\$389.20	\$426.17	\$468.37	\$468.37	\$468.37
Ages 85 or older	\$111.10				\$121.14			\$170.83					\$325.63						\$427.71	\$468.34	\$514.70	\$514.70	\$514.70
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	14.5%	10.3%	16.0%	6.0%	25.5%	3.0%	0.0%	2.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%	0.0%	0.0%
Plan F																							
Disabled	\$93.32	\$93.32	\$101.72	\$101.72	\$101.72	\$111.89	\$125.30	\$189.44	\$201.37	\$261.78	\$353.40	\$443.53	\$456.84	\$456.84	\$507.09	\$532.45	\$532.45	\$583.03	\$652.99	\$696.09	\$701.66	\$701.66	\$668.68
	4.0.0-	0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	51.2%	6.3%	30.0%	35.0%	25.5%	3.0%	0.0%	11.0%	5.0%	0.0%	9.5%	12.0%	6.6%	0.8%	0.0%	-4.7%
Non-Disabled																							
Age 65	\$93.32	\$93.32	\$101.72	\$101.72	\$101.72	\$111.89	\$125.30	\$135.31	\$125.86	\$132.15	\$133.21	\$167.18	\$172.20	\$172.20	\$191.14	\$200.70	\$200.70	\$219.77	\$246.14	\$262.39	\$264.49	\$264.49	\$252.06
Ages 66 - 69	\$93.32	\$93.32	\$101.72		+	+		\$135.31	\$134.23		\$142.07		\$183.65					\$234.38	\$262.50	\$279.83	\$282.08	\$282.08	\$268.82
Ages 70 - 74	\$98.26	\$98.26	\$107.10					\$142.45			\$172.24							\$284.15	\$318.25	\$339.25	\$341.99	\$341.99	\$325.91
Ages 75 - 79	\$119.34		\$130.08					\$173.11			\$188.63							\$311.19	\$348.54	\$371.54	\$374.52	\$374.52	\$356.92
Ages 80 - 84			\$130.08					\$173.11			\$199.28		\$257.61					\$328.77	\$368.22	\$392.52	\$395.68	\$395.68	\$377.08
Ages 85 or older			\$130.08					\$173.11	\$206.91		\$218.99	\$274.84	\$283.09				\$329.94		\$404.64	\$431.35	\$434.82	\$434.82	\$414.39
<i>G</i>		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	8.0%	8.7%	5.0%	0.8%	25.5%	3.0%	0.0%	11.0%	5.0%	0.0%	9.5%	12.0%	6.6%	0.8%	0.0%	-4.7%

Supplemental 65 ("2010 Plans") Medigap Rate History (Non-Underwritten) (January 1 Effective Dates) * OLD METHODOLOGY

					Proposed
PRODUCT	2010	2011	2012	2013	2014
Plan A 2010					
Disabled	\$511.14	\$559.70	\$615.10	\$615.10	\$615.10
		9.5%	9.9%	0.0%	0.0%
Non-Disabled		9.5%	9.9%	0.0%	0.0%
Age 65	\$290.42	\$318.01	\$349.49	\$349.49	\$349.49
Ages 66 - 69	\$290.42	\$318.01	\$349.49	\$349.49	\$349.49
Ages 70 - 74	\$340.08	\$372.39	\$409.25	\$409.25	\$409.25
Ages 75 - 79	\$393.13	\$430.48	\$473.10	\$473.10	\$473.10
Ages 80 - 84	\$452.48	\$495.47	\$544.51	\$544.51	\$544.51
Ages 85 or older	\$464.67	\$508.81	\$559.18	\$559.18	\$559.18
8	7.5	9.5%	9.9%	0.0%	0.0%
Plan C 2010					
Disabled	\$466.51	\$510.83	\$561.40	\$561.40	\$561.40
		9.5%	9.9%	0.0%	0.0%
Non-Disabled					
Age 65	\$260.16	\$284.88	\$313.08	\$313.08	\$313.08
Ages 66 - 69	\$277.46	\$303.82	\$333.90	\$333.90	\$333.90
Ages 70 - 74	\$336.38	\$368.34	\$404.81	\$404.81	\$404.81
Ages 75 - 79	\$368.38	\$403.38	\$443.32	\$443.32	\$443.32
Ages 80 - 84	\$389.20	\$426.17	\$468.37	\$468.37	\$468.37
Ages 85 or older	\$427.71	\$468.34	\$514.70	\$514.70	\$514.70
		9.5%	9.9%	0.0%	0.0%
Plan F 2010					
Disabled	\$652.99	\$696.09	\$701.66	\$701.66	\$668.68
		6.6%	0.8%	0.0%	-4.7%
Non-Disabled					
Age 65	\$246.14	\$262.39	\$264.49	\$264.49	\$252.06
Ages 66 - 69	\$262.50	\$279.83	\$282.08	\$282.08	\$268.82
Ages 70 - 74	\$318.25	\$339.25	\$341.99	\$341.99	\$325.91
Ages 75 - 79	\$348.54	\$371.54	\$374.52	\$374.52	\$356.92
Ages 80 - 84	\$368.22	\$392.52	\$395.68	\$395.68	\$377.08
Ages 85 or older	\$404.64	\$431.35	\$434.82	\$434.82	\$414.39
2		6.6%	0.8%	0.0%	-4.7%

^{*} Effective June 1 in 2010

Supplemental 65 ("2010 Plans") Medigap Rate History (Non-Underwritten) (January 1 Effective Dates) *

OLD METHODOLOGY

					Proposed
PRODUCT	2010	2011	2012	2013	2014
Plan B 2010					
Non-Disabled					
Age 65	\$244.65	\$244.65	\$246.61	\$246.61	\$246.61
Ages 66 - 69	\$260.92	\$260.92	\$263.01	\$263.01	\$263.01
Ages 70 - 74	\$316.33	\$316.33	\$318.87	\$318.87	\$318.87
Ages 75 - 79	\$346.42	\$346.42	\$349.20	\$349.20	\$349.20
Ages 80 - 84	\$365.99	\$365.99	\$368.93	\$368.93	\$368.93
Ages 85 or older	\$402.21	\$402.21	\$405.43	\$405.43	\$405.43
	·	0.0%	0.8%	0.0%	0.0%
Plan N 2010					
Disabled					
Non-Disabled					
Age 65	\$238.81	\$238.81	\$240.72	\$240.72	\$240.72
Ages 66 - 69	\$254.68	\$254.68	\$256.73	\$256.73	\$256.73
Ages 70 - 74	\$308.77	\$308.77	\$311.25	\$311.25	\$311.25
Ages 75 - 79	\$338.14	\$338.14	\$340.86	\$340.86	\$340.86
Ages 80 - 84	\$357.25	\$357.25	\$360.12	\$360.12	\$360.12
Ages 85 or older	\$392.60	\$392.60	\$395.74	\$395.74	\$395.74
		0.0%	0.8%	0.0%	0.0%
Plan High F 2010					
Disabled					
Non-Disabled					
Age 65	\$102.17	\$111.87	\$112.76	\$112.76	\$112.76
Ages 66 - 69	\$108.96	\$119.31	\$120.26	\$120.26	\$120.26
Ages 70 - 74	\$132.10	\$144.65	\$145.80	\$145.80	\$145.80
Ages 75 - 79	\$144.67	\$158.42	\$159.67	\$159.67	\$159.67
Ages 80 - 84	\$152.84	\$167.36	\$168.69	\$168.69	\$168.69
Ages 85 or older	\$167.96	\$183.92	\$185.38	\$185.38	\$185.38
		9.5%	0.8%	0.0%	0.0%

^{*} Effective June 1 in 2010

Supplemental 65 Underwritten Plan Medigap Rate History (1990 Plans) (January 1 Effective Dates)

PRODUCT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Proposed 2014
Plan C														
Age 65	\$99.58	\$105.50	\$115.94	\$115.94	\$104.35	\$107.48	\$112.85	\$124.14	\$131.48	\$147.26	\$161.25	\$177.21	\$177.21	\$177.21
Age 66	\$104.56	\$110.77	\$121.74	\$121.74	\$109.57	\$112.85	\$118.50	\$130.35	\$138.05	\$154.62	\$169.31	\$186.07	\$186.07	\$186.07
Age 67	\$106.73	\$113.07	\$124.26	\$124.26	\$111.84	\$115.19	\$120.95	\$133.04	\$140.91	\$157.82	\$172.81	\$189.92	\$189.92	\$189.92
Age 68	\$108.94	\$115.41	\$126.83	\$126.83	\$114.15	\$117.58	\$123.45	\$135.80	\$143.83	\$161.09	\$176.39	\$193.85	\$193.85	\$193.85
Age 69	\$111.19	\$117.80	\$129.46	\$129.46	\$116.52	\$120.01	\$126.01	\$138.61	\$146.81	\$164.42	\$180.04	\$197.85	\$197.85	\$197.85
Age 70	\$118.98	\$126.05	\$138.52	\$138.52	\$124.67	\$128.41	\$134.83	\$148.32	\$165.58	\$185.44	\$203.06	\$223.16	\$223.16	\$223.16
Age 71	\$121.44	\$128.66	\$141.39	\$141.39	\$127.25	\$131.07	\$137.62	\$151.39	\$169.00	\$189.28	\$207.26	\$227.77	\$227.77	\$227.77
Age 72	\$123.96	\$131.32	\$144.32	\$144.32	\$129.89	\$133.79	\$140.47	\$154.52	\$172.50	\$193.21	\$211.56	\$232.50	\$232.50	\$232.50
Age 73	\$126.52	\$134.04	\$147.31	\$147.31	\$132.58	\$136.56	\$143.38	\$157.72	\$176.08	\$197.21	\$215.94	\$237.32	\$237.32	\$237.32
Age 74	\$129.14	\$136.82	\$150.36	\$150.36	\$135.32	\$139.38	\$146.35	\$160.99	\$179.72	\$201.29	\$220.41	\$242.23	\$242.23	\$242.23
Age 75	\$131.82	\$139.65	\$153.47	\$153.47	\$138.13	\$142.27	\$149.38	\$164.32	\$188.15	\$210.73	\$230.75	\$253.59	\$253.59	\$253.59
Age 76	\$134.55	\$142.54	\$156.65	\$156.65	\$140.99	\$145.22	\$152.48	\$167.73	\$192.05	\$215.09	\$235.52	\$258.83	\$258.83	\$258.83
Age 77	\$137.34	\$145.49	\$159.90	\$159.90	\$143.91	\$148.22	\$155.64	\$171.20	\$196.02	\$219.55	\$240.41	\$264.20	\$264.20	\$264.20
Age 78	\$140.18	\$148.51	\$163.21	\$163.21	\$146.89	\$151.29	\$158.86	\$174.74	\$200.08	\$224.09	\$245.38	\$269.66	\$269.66	\$269.66
Age 79	\$143.08	\$151.58	\$166.59	\$166.59	\$149.93	\$154.43	\$162.15	\$178.36	\$204.23	\$228.73	\$250.46	\$275.24	\$275.24	\$275.24
Age 80	\$146.05	\$154.72	\$170.04	\$170.04	\$153.03	\$157.63	\$165.51	\$182.06	\$208.46	\$233.47	\$255.65	\$280.95	\$280.95	\$280.95
Age 81	\$149.07	\$157.93	\$173.56	\$173.56	\$156.20	\$160.89	\$168.93	\$185.83	\$212.77	\$238.31	\$260.95	\$286.78	\$286.78	\$286.78
Age 82	\$152.16	\$161.20	\$177.15	\$177.15	\$159.44	\$164.22	\$172.43	\$189.68	\$217.18	\$243.24	\$266.35	\$292.72	\$292.72	\$292.72
Age 83	\$155.31	\$164.53	\$180.82	\$180.82	\$162.74	\$167.62	\$176.00	\$193.60	\$221.68	\$248.28	\$271.87	\$298.78	\$298.78	\$298.78
Age 84	\$158.52	\$167.94	\$184.57	\$184.57	\$166.11	\$171.09	\$179.65	\$197.61	\$226.27	\$253.42	\$277.49	\$304.96	\$304.96	\$304.96
Age 85+	\$161.81	\$171.42	\$188.39	\$188.39	\$169.55	\$174.64	\$183.37	\$201.71	\$230.95	\$258.67	\$283.24	\$311.27	\$311.27	\$311.27
		5.9%	9.9%	0.0%	-10.0%	3.0%	5.0%	10.0%	14.5%	12.0%	9.5%	9.9%	0.0%	0.0%
Plan F														
Age 65	\$100.00	\$105.94	\$116.43	\$116.43	\$104.79	\$107.93	\$113.33	\$124.66	\$132.03	\$147.87	\$157.63	\$158.89	\$158.89	\$151.42
Age 66	\$105.00	\$111.24	\$122.25	\$122.25	\$110.02	\$113.33	\$118.99	\$130.89	\$138.63	\$155.27	\$165.52	\$166.83	\$166.83	\$158.99
Age 67	\$107.17	\$113.54	\$124.78	\$124.78	\$112.30	\$115.67	\$121.46	\$133.60	\$141.50	\$158.48	\$168.94	\$170.28	\$170.28	\$162.28
Age 68	\$109.39	\$115.89	\$127.37	\$127.37	\$114.63	\$118.07	\$123.97	\$136.37	\$144.43	\$161.76	\$172.44	\$173.81	\$173.81	\$165.64
Age 69	\$111.66	\$118.29	\$130.00	\$130.00	\$117.00	\$120.51	\$126.54	\$139.19	\$147.42	\$165.11	\$176.01	\$177.40	\$177.40	\$169.06
Age 70	\$119.48	\$126.57	\$139.10	\$139.10	\$125.19	\$128.95	\$135.40	\$148.94	\$166.27	\$186.22	\$198.51	\$200.09	\$200.09	\$190.68
Age 71	\$121.95	\$129.19	\$141.98	\$141.98	\$127.79	\$131.62	\$138.20	\$152.02	\$169.71	\$190.08	\$202.63	\$204.22	\$204.22	\$194.62
Age 72	\$124.48	\$131.87	\$144.92	\$144.92	\$130.43	\$134.35	\$141.06	\$155.17	\$173.23	\$194.01	\$206.81	\$208.46	\$208.46	\$198.66
Age 73	\$127.05	\$134.60	\$147.93	\$147.93	\$133.13	\$137.13	\$143.98	\$158.38	\$176.81	\$198.03	\$211.10	\$212.79	\$212.79	\$202.78
Age 74	\$129.68	\$137.39	\$150.99	\$150.99	\$135.89	\$139.97	\$146.97	\$161.66	\$180.48	\$202.13	\$215.47	\$217.19	\$217.19	\$206.98
Age 75	\$132.37	\$140.23	\$154.12	\$154.12	\$138.70	\$142.87	\$150.01	\$165.01	\$188.94	\$211.61	\$225.58	\$227.37	\$227.37	\$216.68
Age 76	\$135.11	\$143.14	\$157.31	\$157.31	\$141.58	\$145.82	\$153.12	\$168.43	\$192.85	\$215.99	\$230.25	\$232.07	\$232.07	\$221.16
Age 77	\$137.91	\$146.10	\$160.57	\$160.57	\$144.51	\$148.84	\$156.29	\$171.92	\$196.84	\$220.46	\$235.01	\$236.89	\$236.89	\$225.75
Age 78	\$140.77	\$149.13	\$163.89	\$163.89	\$147.50	\$151.93	\$159.52	\$175.48	\$200.92	\$225.03	\$239.88	\$241.78	\$241.78	\$230.42
Age 79	\$143.68	\$152.22	\$167.29	\$167.29	\$150.56	\$155.07	\$162.83	\$179.11	\$205.08	\$229.69	\$244.85	\$246.79	\$246.79	\$235.19
Age 80	\$146.66	\$155.37	\$170.75	\$170.75	\$153.67	\$158.28	\$166.20	\$182.82	\$209.33	\$234.45	\$249.92	\$251.90	\$251.90	\$240.06
Age 81	\$149.69	\$158.59	\$174.29	\$174.29	\$156.86	\$161.56	\$169.64	\$186.61	\$213.66	\$239.30	\$255.09	\$257.13	\$257.13	\$245.04
Age 82	\$152.79	\$161.87	\$177.90	\$177.90	\$160.11	\$164.91	\$173.15	\$190.47	\$218.09	\$244.26	\$260.38	\$262.45	\$262.45	\$250.12
Age 83	\$155.96	\$165.22	\$181.58	\$181.58	\$163.42	\$168.32	\$176.74	\$194.41	\$222.60	\$249.32	\$265.78	\$267.89	\$267.89	\$255.29
Age 84	\$159.19	\$168.64	\$185.34	\$185.34	\$166.81	\$171.81	\$180.40	\$198.44	\$227.21	\$254.48	\$271.28	\$273.43	\$273.43	\$260.58
Age 85+	\$162.48	\$172.14	\$189.18	\$189.18	\$170.26	\$175.37	\$184.14	\$202.55	\$231.92	\$259.75	\$276.89	\$279.09	\$279.09	\$265.97
		5.9%	9.9%	0.0%	-10.0%	3.0%	5.0%	10.0%	14.5%	12.0%	6.6%	0.8%	0.0%	-4.7%

Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History (January 1 Effective Dates) * OLD METHODOLOGY

	022 11212102	32001			Proposed
PRODUCT	2010	2011	2012	2013	2014
Plan C 2010					
Age 65	\$147.26	\$161.25	\$177.21	\$177.21	\$177.21
Age 66	\$154.62	\$169.31	\$186.07	\$186.07	\$186.07
Age 67	\$157.82	\$172.81	\$189.92	\$189.92	\$189.92
Age 68	\$161.09	\$176.39	\$193.85	\$193.85	\$193.85
Age 69	\$164.42	\$180.04	\$197.85	\$197.85	\$197.85
Age 70	\$185.44	\$203.06	\$223.16	\$223.16	\$223.16
Age 71	\$189.28	\$207.26	\$227.77	\$227.77	\$227.77
Age 72	\$193.21	\$211.56	\$232.50	\$232.50	\$232.50
Age 73	\$197.21	\$215.94	\$237.32	\$237.32	\$237.32
Age 74	\$201.29	\$220.41	\$242.23	\$242.23	\$242.23
Age 75	\$210.73	\$230.75	\$253.59	\$253.59	\$253.59
Age 76	\$215.09	\$235.52	\$258.83	\$258.83	\$258.83
Age 77	\$219.55	\$240.41	\$264.20	\$264.20	\$264.20
Age 78	\$224.09	\$245.38	\$269.66	\$269.66	\$269.66
Age 79	\$228.73	\$250.46	\$275.24	\$275.24	\$275.24
Age 80	\$233.47	\$255.65	\$280.95	\$280.95	\$280.95
Age 81	\$238.31	\$260.95	\$286.78	\$286.78	\$286.78
Age 82	\$243.24	\$266.35	\$292.72	\$292.72	\$292.72
Age 83	\$248.28	\$271.87	\$298.78	\$298.78	\$298.78
Age 84	\$253.42	\$277.49	\$304.96	\$304.96	\$304.96
Age 85+	\$258.67	\$283.24	\$311.27	\$311.27	\$311.27
		9.5%	9.9%	0.0%	0.0%
Plan F 2010					
Age 65	\$147.87	\$157.63	\$158.89	\$158.89	\$151.42
Age 66	\$155.27	\$165.52	\$166.83	\$166.83	\$158.99
Age 67	\$158.48	\$168.94	\$170.28	\$170.28	\$162.28
Age 68	\$161.76	\$172.44	\$173.81	\$173.81	\$165.64
Age 69	\$165.11	\$176.01	\$177.40	\$177.40	\$169.06
Age 70	\$186.22	\$198.51	\$200.09	\$200.09	\$190.68
Age 71	\$190.08	\$202.63	\$204.22	\$204.22	\$194.62
Age 72	\$194.01	\$206.81	\$208.46	\$208.46	\$198.66
Age 73	\$198.03	\$211.10	\$212.79	\$212.79	\$202.78
Age 74	\$202.13	\$215.47	\$217.19	\$217.19	\$206.98
Age 75	\$211.61	\$225.58	\$227.37	\$227.37	\$216.68
Age 76	\$215.99	\$230.25	\$232.07	\$232.07	\$221.16
Age 77	\$220.46	\$235.01	\$236.89	\$236.89	\$225.75
Age 78	\$225.03	\$239.88	\$241.78	\$241.78	\$230.42
Age 79	\$229.69	\$244.85	\$246.79	\$246.79	\$235.19
Age 80	\$234.45	\$249.92	\$251.90	\$251.90	\$240.06
Age 81	\$239.30	\$255.09	\$257.13	\$257.13	\$245.04
Age 82	\$244.26	\$260.38	\$262.45	\$262.45	\$250.12
Age 83	\$249.32	\$265.78	\$267.89	\$267.89	\$255.29
Age 84	\$254.48	\$271.28	\$273.43	\$273.43	\$260.58
Age 85+	\$259.75	\$276.89	\$279.09	\$279.09	\$265.97
		6.6%	0.8%	0.0%	-4.7%

^{*} Effective June 1 in 2010

Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History (January 1 Effective Dates) * OLD METHODOLOGY

					Proposed
PRODUCT	2010	2011	2012	2013	2014
Plan B 2010					
Age 65	\$132.60	\$138.70	\$139.81	\$139.81	\$139.81
Age 66	\$139.22	\$145.63	\$146.80	\$146.80	\$146.80
Age 67	\$142.11	\$148.65	\$149.83	\$149.83	\$149.83
Age 68	\$145.05	\$151.73	\$152.94	\$152.94	\$152.94
Age 69	\$148.06	\$154.87	\$156.10	\$156.10	\$156.10
Age 70	\$166.99	\$174.67	\$176.06	\$176.06	\$176.06
Age 71	\$170.44	\$178.28	\$179.70	\$179.70	\$179.70
Age 72	\$173.98	\$181.98	\$183.43	\$183.43	\$183.43
Age 73	\$177.58	\$185.75	\$187.23	\$187.23	\$187.23
Age 74	\$181.26	\$189.60	\$191.11	\$191.11	\$191.11
Age 75	\$189.75	\$198.48	\$200.07	\$200.07	\$200.07
Age 76	\$193.68	\$202.59	\$204.21	\$204.21	\$204.21
Age 77	\$197.69	\$206.78	\$208.44	\$208.44	\$208.44
Age 78	\$201.79	\$211.07	\$212.75	\$212.75	\$212.75
Age 79	\$205.97	\$215.44	\$217.15	\$217.15	\$217.15
Age 80	\$210.23	\$219.90	\$221.65	\$221.65	\$221.65
Age 81	\$214.58	\$224.46	\$226.25	\$226.25	\$226.25
Age 82	\$219.03	\$229.11	\$230.94	\$230.94	\$230.94
Age 83	\$223.57	\$233.85	\$235.72	\$235.72	\$235.72
Age 84	\$228.20	\$238.69	\$240.60	\$240.60	\$240.60
Age 85+	\$232.92	\$243.64	\$245.58	\$245.58	\$245.58
6	+				
		4.6%	0.8%	0.0%	0.0%
Plan N 2010					
Age 65	\$129.43	\$135.38	\$136.46	\$136.46	\$136.46
Age 66	\$135.90	\$142.15	\$143.28	\$143.28	\$143.28
Age 67	\$138.72	\$145.10	\$146.24	\$146.24	\$146.24
Age 68	\$141.59	\$148.10	\$149.27	\$149.27	\$149.27
Age 69	\$144.53	\$151.17	\$152.36	\$152.36	\$152.36
Age 70	\$163.00	\$170.50	\$171.84	\$171.84	\$171.84
Age 71	\$166.37	\$174.02	\$175.39	\$175.39	\$175.39
Age 72	\$169.82	\$177.63	\$179.04	\$179.04	\$179.04
Age 73	\$173.34	\$181.31	\$182.75	\$182.75	\$182.75
Age 74	\$176.93	\$185.07	\$186.53	\$186.53	\$186.53
Age 75	\$185.22	\$193.74	\$195.27	\$195.27	\$195.27
Age 76	\$189.06	\$197.75	\$199.31	\$199.31	\$199.31
Age 77	\$192.97	\$201.84	\$203.45	\$203.45	\$203.45
Age 78	\$196.97	\$206.03	\$207.65	\$207.65	\$207.65
Age 79	\$201.05	\$210.30	\$211.95	\$211.95	\$211.95
Age 80	\$205.21	\$214.65	\$216.34	\$216.34	\$216.34
Age 81	\$209.46	\$219.09	\$220.83	\$220.83	\$220.83
Age 82	\$213.80	\$223.63	\$225.40	\$225.40	\$225.40
Age 83	\$218.23	\$228.27	\$230.07	\$230.07	\$230.07
Age 84	\$222.74	\$232.99	\$234.83	\$234.83	\$234.83
Age 85+	\$227.36	\$237.82	\$239.69	\$239.69	\$239.69
		4.6%	0.8%	0.0%	0.0%

^{*} Effective June 1 in 2010

Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History (January 1 Effective Dates) * OLD METHODOLOGY

					Proposed
PRODUCT	2010	2011	2012	2013	2014
High F 2010					
Age 65	\$72.00	\$73.29	\$73.88	\$73.88	\$73.88
Age 66	\$75.60	\$76.96	\$77.57	\$77.57	\$77.57
Age 67	\$77.16	\$78.55	\$79.18	\$79.18	\$79.18
Age 68	\$78.76	\$80.18	\$80.82	\$80.82	\$80.82
Age 69	\$80.39	\$81.84	\$82.49	\$82.49	\$82.49
Age 70	\$90.67	\$92.30	\$93.04	\$93.04	\$93.04
Age 71	\$92.55	\$94.21	\$94.96	\$94.96	\$94.96
Age 72	\$94.46	\$96.16	\$96.93	\$96.93	\$96.93
Age 73	\$96.42	\$98.16	\$98.94	\$98.94	\$98.94
Age 74	\$98.42	\$100.19	\$100.99	\$100.99	\$100.99
Age 75	\$103.03	\$104.88	\$105.72	\$105.72	\$105.72
Age 76	\$105.16	\$107.06	\$107.91	\$107.91	\$107.91
Age 77	\$107.34	\$109.28	\$110.15	\$110.15	\$110.15
Age 78	\$109.57	\$111.54	\$112.42	\$112.42	\$112.42
Age 79	\$111.84	\$113.85	\$114.75	\$114.75	\$114.75
Age 80	\$114.15	\$116.21	\$117.13	\$117.13	\$117.13
Age 81	\$116.52	\$118.61	\$119.56	\$119.56	\$119.56
Age 82	\$118.93	\$121.07	\$122.03	\$122.03	\$122.03
Age 83	\$121.39	\$123.57	\$124.56	\$124.56	\$124.56
Age 84	\$123.90	\$126.13	\$127.14	\$127.14	\$127.14
Age 85+	\$126.47	\$128.75	\$129.77	\$129.77	\$129.77
		1.8%	0.8%	0.0%	0.0%

^{*} Effective June 1 in 2010

Supplemental 65 ("2010 Plans") Medigap Rate Increase History (January 1 Effective Dates *) New Methodology Base Rates

			Proposed
PRODUCT	2012	2013	2014
Plan A	\$136.00	\$143.00	\$143.00
		5%	0%
Plan B	\$113.00	\$119.00	\$119.00
		5%	0%
Plan F	\$143.00	\$150.00	\$150.00
		5%	0%
High F	\$53.00	\$56.00	\$56.00
		5%	0%
Plan N	\$96.00	\$101.00	\$101.00
		5%	0%
Plan G	\$132.00	\$139.00	\$139.00
		5%	0%
Plan L	\$101.00	\$106.00	\$106.00
		5%	0%
Plan M	\$121.00	\$127.00	\$127.00
		5%	0%

^{*} Inception date was 6/1/2012 for plans A, B, F, High F and N and 9/1/2012 for G, L & M.

GHMSI DC Medigap Filing Proposed Effective 01/01/2014

Summary of Future Value and Present Value Loss Ratio Components by Plan (000)'s omitted

Plan	Lifetime (FV/PV)* Claims	Lifetime (FV/PV)* Premium	Lifetime (FV/PV) Loss Ratio	Credibility Factor	Credibility Weighted (FV/PV) Loss Ratio	Lifetime LR At Least 65%?	Original Filed LR***
Pre-Standardized							
BCBS 65	\$43,224	\$65,869	65.6%	28.8%	70.1%	Yes	72.4%
PROT 65	\$11,015	\$16,334	67.4%	0.0%	71.9%	Yes	72.4%
Standardized							
Plan A Total	\$30,300	\$33,540	90.3%	0.0%	71.9%	Yes	
Plan B Total	\$8,229	\$10,872	75.7%	0.0%	71.9%	Yes	
Plan C Total	\$17,511	\$18,721	93.5%	25.4%	77.4%	Yes	
Plan F Total	\$67,668	\$96,095	70.4%	72.2%	70.8%	Yes	
Plan HiF Total	\$5,715	\$8,328	68.6%	0.0%	71.9%	Yes	
Plan N Total	\$7,066	\$9,411	75.1%	0.0%	71.9%	Yes	
Plan G Total**	\$9,438	\$12,428	75.9%	0.0%	71.9%	Yes	
Plan L Total**	\$7,306	\$9,622	75.9%	0.0%	71.9%	Yes	
Plan M Total**	\$8,753	\$11,526	75.9%	0.0%	71.9%	Yes	

^{*} FV means the total historical claims or premium trended forward to 01/01/2013 using the interest rate assumption.

PV means the total forecasted claims or premium trended back to 01/01/2013 using the interest rate assumption.

^{**} These are relatively new plans (effective 9/1/12) which have minimal historical claims or premium.

^{***} Our records do not go back as far as the original inception of these products. The loss ratio provided is from the filing effective 1/1/2005.

DC GHMSI Medigap Filing Proposed Effective 1/1/2014 Projection Period Loss Ratios

	Experience Period	Projection Period					PV/FV of Experience from 1999 - Projection Period			
Plan	Contract Months	Loss Ratio with Current Proposal	At Least 65%?	Credibility Factor	DICR for 01/01/2014 Filing	Credibility- Blended Loss Ratio	At Least 65%?	Loss Ratio	Credibility- Blended Loss Ratio	At Least 65%?
BCBS 65	1,995	59.2%	No	28.8%	71.9%	68.2%	Yes	59.7%	68.4%	Yes
PROT 65	835	57.7%	No	0.0%	71.9%	71.9%	Yes	55.4%	71.9%	Yes
Plan A Total Plan B Total	240 73		No Yes	0.0% 0.0%	71.9% 71.9%	71.9% 71.9%	Yes Yes			
Plan C Total	1,549	84.0%	Yes	25.4%	71.9%	74.9%	Yes			
Plan F Total	12,494	62.4%	No	72.2%	71.9%	65.0%	Yes			
Plan High F Total	520	0.2%	No	0.0%	71.9%	71.9%	Yes			
Plan N Total	75	25.7%	No	0.0%	71.9%	71.9%	Yes			
Plan G Total	9	124.0%	Yes	0.0%	71.9%	71.9%	Yes			
Plan L Total*	0	71.9%	Yes	0.0%	71.9%	71.9%	Yes			
Plan M Total*	0	71.9%	Yes	0.0%	71.9%	71.9%	Yes			

^{&#}x27;* New plan launched 9/1/2012. Projection period loss ratio shown matches the DICR proposed in this filing due to lack of experience.

BCBS65 (Pre-Standardized Coverage) - EXPERIENCE

District of Columbia

Form Number: Blue Cross 65 and Blue Shield 65

	AVERAGE			INCURRED	CLAIMS COST	PREMIUM
	MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR	CONTRACTS	CLAIMS	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
1994	3,062	\$2,625,664	\$3,792,285	69.2%	\$71.45	\$103.20
1995	2,671	\$2,519,912	\$3,308,600	76.2%	\$78.62	\$103.23
1996	2,288	\$2,095,210	\$2,833,482	73.9%	\$76.31	\$103.20
1997	2,061	\$1,986,773	\$2,735,567	72.6%	\$80.33	\$110.61
1998	1,800	\$1,730,768	\$2,608,541	66.4%	\$80.12	\$120.75
1999	1,585	\$1,719,908	\$2,501,332	68.8%	\$90.44	\$131.53
2000	1,346	\$1,789,238	\$2,200,963	81.3%	\$110.77	\$136.26
2001	1,145	\$1,700,728	\$2,247,285	75.7%	\$123.79	\$163.57
2002	969	\$1,052,923	\$2,032,109	51.8%	\$90.60	\$174.85
2003	837	\$947,600	\$2,201,025	43.1%	\$94.36	\$219.18
2004	722	\$846,133	\$1,951,100	43.4%	\$97.68	\$225.25
2005	605	\$916,387	\$1,638,643	55.9%	\$126.19	\$225.65
2006	499	\$673,815	\$1,377,946	48.9%	\$112.62	\$230.31
2007	416	\$511,801	\$1,148,933	44.5%	\$102.52	\$230.15
2008	350	\$517,050	\$949,441	54.5%	\$123.22	\$226.27
2009	287	\$366,029	\$779,769	46.9%	\$106.22	\$226.28
2010	241	\$443,873	\$653,019	68.0%	\$153.80	\$226.27
2011	202	\$416,702	\$551,330	75.6%	\$172.33	\$228.01
2012	173	\$261,951	\$472,325	55.5%	\$126.30	\$227.74
2013	YTD 152	\$109,381	\$172,305	63.5%	\$144.30	\$227.32

BCBS65 (Pre-Standardized Coverage) - FORECAST **District of Columbia**

	AVERAGE			INCURRED	ANNUAL	ANNUAL	
	MONTHLY	ULTIMATE	EARNED	LOSS	CLAIMS/	PREMIUM/	RATE
	CONTRACTS	CLAIMS	PREMIUM	RATIO	CONTRACT	CONTRACT	<u>INCREASE</u>
2012	173	\$261,951	\$472,325	55.5%	\$1,516	\$2,733	0.0%
2013	146	\$232,341	\$399,000	58.2%	\$1,591	\$2,733	0.0%
2014	124	\$207,198	\$338,877	61.1%	\$1,671	\$2,733	0.0%
2015	105	\$184,223	\$301,300	61.1%	\$1,755	\$2,870	5.0%
2016	89	\$163,958	\$268,157	61.1%	\$1,842	\$3,013	5.0%
2017	75	\$145,076	\$237,274	61.1%	\$1,934	\$3,164	5.0%
2018	63	\$127,957	\$209,275	61.1%	\$2,031	\$3,322	5.0%
2019	53	\$113,028	\$184,860	61.1%	\$2,133	\$3,488	5.0%
2020	45	\$100,766	\$164.804	61.1%	\$2,239	\$3,662	5.0%
2021	38	\$89,346	\$146,127	61.1%	\$2,351	\$3,845	5.0%
2022	32	\$79,000	\$129,207	61.1%	\$2,469	\$4,038	5.0%
2023	27	\$69,989	\$114,469	61.1%	\$2,592	\$4,240	5.0%
2024	23	\$62,602	\$102,386	61.1%	\$2,722	\$4,452	5.0%
2025	19	\$54,300	\$88,809	61.1%	\$2,858	\$4,674	5.0%
2026	16	\$48,013	\$78,526	61.1%	\$3,001	\$4,908	5.0%
2027	14	\$44,112	\$72,146	61.1%	\$3,151	\$5,153	5.0%
2028	12	\$39,701	\$64,931	61.1%	\$3,308	\$5,411	5.0%
2029	10	\$34,738	\$56,815	61.1%	\$3,474	\$5,681	5.0%
2030	8	\$29,180	\$47,724	61.1%	\$3,647	\$5,966	5.0%
2030	7	\$26,809	\$43,847	61.1%	\$3,830	\$6,264	5.0%
2032	6	\$24,128	\$39,462	61.1%	\$4,021	\$6,577	5.0%
	LUE 2013-2032	\$1,491,707	\$2,458,718	60.7%	\$4,021	\$0,577	3.070
	LUE 1994-2012	\$41,732,054	\$63.410.280	65.8%	ш	ISTORICAL RATE	INCDEASES
		\$43,223,761	\$65,868,999	65.6%		1/2005	0.0%
TOTAL LIFETIME (PV/FV):		\$43,443,101	φυσ,συσ,σ99	03.0 /0		1/2005	2.0%
		FORECAST AS	STIMPTIONS			1/2007	0.0%
		FURECASI AS	BUNIF HUNS			1/2007	0.0%
	Claims Trend:		5.0%			1/2008	0.0%
	A annual Contract Country		3.0%			1/2009	0.0%

4.4%

-15.4%

Interest Rate:

Annual Contract Growth:

9/18/2013 23 File 1914 - GHMSI DC

1/1/2010

1/1/2011

1/1/2012

1/1/2013

1/1/2014

0.0%

0.0%

0.0%

0.0%

0.0%

PROT65 (Pre-Standardized Coverage) - EXPERIENCE District of Columbia

	AVERAGE			INCURRED	CLAIMS COST	PREMIUM
	MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR	CONTRACTS	CLAIMS	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
1994	464	\$419,960	\$583,598	72.0%	\$75.46	\$104.87
1995	422	\$341,727	\$459,657	74.3%	\$67.51	\$90.81
1996	409	\$595,256	\$444,804	133.8%	\$121.16	\$90.54
1997	381	\$498,615	\$477,352	104.5%	\$109.20	\$104.54
1998	355	\$409,477	\$510,754	80.2%	\$96.03	\$119.78
1999	320	\$330,869	\$602,915	54.9%	\$86.16	\$157.01
2000	279	\$370,093	\$540,712	68.4%	\$110.64	\$161.65
2001	254	\$356,428	\$543,834	65.5%	\$117.09	\$178.66
2002	229	\$391,840	\$533,994	73.4%	\$142.80	\$194.60
2003	201	\$270,557	\$610,841	44.3%	\$112.45	\$253.88
2004	178	\$266,030	\$575,297	46.2%	\$124.60	\$269.46
2005	163	\$327,180	\$528,318	61.9%	\$167.01	\$269.69
2006	142	\$218,884	\$467,409	46.8%	\$128.53	\$274.46
2007	126	\$211,492	\$417,487	50.7%	\$139.41	\$275.21
2008	110	\$150,645	\$362,337	41.6%	\$114.04	\$274.29
2009	99	\$147,980	\$324,795	45.6%	\$124.25	\$272.71
2010	91	\$126,653	\$294,277	43.0%	\$115.67	\$268.75
2011	81	\$130,070	\$263,106	49.4%	\$133.68	\$270.41
2012	71	\$130,708	\$230,970	56.6%	\$154.14	\$272.37
2013	YTD 68	\$61,636	\$92,865	66.4%	\$182.36	\$274.75

PROT65 (Pre-Standardized Coverage) - FORECAST **District of Columbia**

	AVERAGE			INCURRED	ANNUAL	ANNUAL	
	MONTHLY	ULTIMATE	EARNED	LOSS	CLAIMS/	PREMIUM/	RATE
	CONTRACTS	CLAIMS	PREMIUM	RATIO	CONTRACT	CONTRACT	INCREASE
	CONTRACTS	CLAIMS	TREMICH	KATIO	CONTRACT	CONTRACT	IVERLASE
2012	71	\$130,708	\$230,970	56.6%	\$1,850	\$3,268	0.0%
2013	64	\$124,298	\$209,180	59.4%	\$1,942	\$3,268	0.0%
2014	58	\$118,278	\$189,570	62.4%	\$2,039	\$3,268	0.0%
2015	53	\$113,485	\$181,889	62.4%	\$2,141	\$3,432	5.0%
2016	48	\$107,918	\$172,966	62.4%	\$2,248	\$3,603	5.0%
2017	44	\$103,871	\$166,479	62.4%	\$2,361	\$3,784	5.0%
2018	40	\$99,150	\$158,912	62.4%	\$2,479	\$3,973	5.0%
2019	36	\$93,696	\$150,172	62.4%	\$2,603	\$4,171	5.0%
2020	33	\$90,183	\$144,540	62.4%	\$2,733	\$4,380	5.0%
2021	30	\$86,084	\$137,970	62.4%	\$2,869	\$4,599	5.0%
2022	27	\$81,349	\$130,382	62.4%	\$3,013	\$4,829	5.0%
2023	24	\$75,926	\$121,690	62.4%	\$3,164	\$5,070	5.0%
2024	22	\$73,079	\$117,126	62.4%	\$3,322	\$5,324	5.0%
2025	20	\$69,757	\$111,803	62.4%	\$3,488	\$5,590	5.0%
2026	18	\$65,920	\$105,654	62.4%	\$3,662	\$5,870	5.0%
2027	16	\$61,525	\$98,610	62.4%	\$3,845	\$6,163	5.0%
2028	15	\$60,564	\$97,069	62.4%	\$4,038	\$6,471	5.0%
2029	14	\$59,353	\$95,128	62.4%	\$4,239	\$6,795	5.0%
2030	13	\$57,869	\$92,750	62.4%	\$4,451	\$7,135	5.0%
2031	12	\$56,088	\$89,896	62.4%	\$4,674	\$7,491	5.0%
2032	11	\$53,985	\$86,525	62.4%	\$4,908	\$7,866	5.0%
PRESENT VA	LUE 2013-2032	\$1,206,072	\$1,942,994	62.1%			
FUTURE VAL	UE 1994-2012	\$9,809,135	\$14,390,816	68.2%	Н	ISTORICAL RATE	INCREASES
TOTAL LIFE	TIME (PV/FV):	\$11,015,208	\$16,333,810	67.4%	1/	1/2005	0.0%
					1/	1/2006	2.0%
		FORECAST ASSUM	IPTIONS		1/	1/2007	0.0%
					1/	1/2008	0.0%
	Claims Trend:		5.0%		1/	1/2009	0.0%
	Annual Contract Growth:		-9.3%		1/	1/2010	0.0%
	Interest Rate:		4.4%		1/	1/2011	0.0%
					1/	1/2012	0.0%
						1/2013	0.0%
							0.004

0.0%

1/1/2014

SUPPLEMENT 65 PLAN "A" (OId & New Methodology) - EXPERIENCE District of Columbia

	AVERAGE			INCURRED	CLAIMS COST	PREMIUM
	MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR	CONTRACTS	CLAIMS	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
1994	29	\$18,272	\$23,102	79.1%	\$51.76	\$65.44
1995	48	\$92,894	\$36,002	258.0%	\$162.40	\$62.94
1996	56	\$178,582	\$41,981	425.4%	\$264.17	\$62.10
1997	89	\$238,859	\$72,264	330.5%	\$223.86	\$67.73
1998	94	\$377,472	\$85,554	441.2%	\$334.34	\$75.78
1999	104	\$467,333	\$118,716	393.7%	\$376.27	\$95.58
2000	112	\$492,122	\$163,320	301.3%	\$365.35	\$121.25
2001	132	\$635,334	\$246,059	258.2%	\$402.11	\$155.73
2002	112	\$376,892	\$282,465	133.4%	\$281.47	\$210.95
2003	97	\$521,830	\$314,474	165.9%	\$446.39	\$269.01
2004	85	\$490,023	\$280,450	174.7%	\$483.26	\$276.58
2005	71	\$304,016	\$231,195	131.5%	\$358.09	\$272.31
2006	51	\$222,204	\$184,693	120.3%	\$362.49	\$301.29
2007	46	\$214,706	\$182,791	117.5%	\$389.67	\$331.74
2008	44	\$242,364	\$170,559	142.1%	\$454.72	\$320.00
2009	40	\$210,956	\$174,878	120.6%	\$437.67	\$362.82
2010	30	\$121,012	\$144,549	83.7%	\$334.16	\$399.15
2011	25	\$65,799	\$128,835	51.1%	\$220.80	\$432.33
2012	22	\$64,004	\$106,474	60.1%	\$246.17	\$409.52
2013	YTD 20	\$11,751	\$39,349	29.9%	\$119.90	\$401.52

SUPPLEMENT 65 PLAN "A" (Old & New Methodology) - FORECAST District of Columbia

	AVERAGE			INCURRED	ANNUAL	ANNUAL
	MONTHLY	ULTIMATE	EARNED	LOSS	CLAIMS/	PREMIUM/
	<u>CONTRACTS</u>	<u>CLAIMS</u>	<u>PREMIUM</u>	<u>RATIO</u>	<u>CONTRACT</u>	<u>CONTRACT</u>
2012	22	\$64,004	\$106,474	60.1%	\$2,954	\$4,914
2013	58	\$208,968	\$294,363	71.0%	\$3,634	\$5,119
2014	100	\$380,095	\$519,984	73.1%	\$3,782	\$5,175
2015	140	\$554,899	\$751,458	73.8%	\$3,963	\$5,366
2016	176	\$724,714	\$975,005	74.3%	\$4,128	\$5,554
2017	207	\$890,242	\$1,192,304	74.7%	\$4,292	\$5,748
2018	237	\$1,055,370	\$1,411,357	74.8%	\$4,453	\$5,955
2019	264	\$1,218,399	\$1,627,664	74.9%	\$4,623	\$6,175
2020	287	\$1,380,616	\$1,842,481	74.9%	\$4,803	\$6,409
2021	309	\$1,542,798	\$2,056,935	75.0%	\$4,994	\$6,658
2022	329	\$1,710,423	\$2,279,954	75.0%	\$5,196	\$6,926
2023	347	\$1,878,677	\$2,505,496	75.0%	\$5,407	\$7,211
2024	364	\$2,049,376	\$2,734,618	74.9%	\$5,631	\$7,514
2025	379	\$2,223,569	\$2,968,293	74.9%	\$5,870	\$7,837
2026	392	\$2,401,871	\$3,207,428	74.9%	\$6,125	\$8,179
2027	404	\$2,584,632	\$3,452,912	74.9%	\$6,394	\$8,542
2028	415	\$2,771,712	\$3,705,597	74.8%	\$6,677	\$8,927
2029	425	\$2,964,579	\$3,966,317	74.7%	\$6,977	\$9,335
2030	434	\$3,164,165	\$4,235,883	74.7%	\$7,295	\$9,766
2031	442	\$3,371,039	\$4,515,066	74.7%	\$7,632	\$10,222
2032	449	\$3,585,613	\$4,804,618	74.6%	\$7,988	\$10,704
PRESENT VA	LUE 2013-2032	\$21,744,777	\$29,101,108	74.7%		
DEFENDED STATE	TTT 4004 2042	40 4-4	A 4 400 TO 5	400 =0/		

 PRESENT VALUE 2013-2032
 \$21,744,777
 \$29,101,108
 74.7%

 FUTURE VALUE 1994-2012
 \$8,555,353
 \$4,438,702
 192.7%

 TOTAL LIFETIME (PV/FV):
 \$30,300,130
 \$33,539,810
 90.3%

FORECAST ASSUMPTIONS

	Claims Trend	5.0%	Annual Contract Sales*	50
	Interest Rate:	4.4%	Male/Female Distribution*	40%/60%
			Smoker/Non-Smoker Distribution (within a Level)*	8%/92%
			Level 1/2/3 Distribution*	76%/10%/14%
			Age Distribution for New Business*	
			<65	50%
			65	25%
			66	12%
			67	6%
			68	5%
			69	2%
			70	0%
* Assumption applies to new methodology 2010 plan	s only		71+	0%

SUPPLEMENT 65 PLAN "B" (2010 Old & New Methodology) - EXPERIENCE District of Columbia

		AVERAGE			INCURRED	CLAIMS COST	PREMIUM
		MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR		CONTRACTS	<u>CLAIMS</u>	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
2010		0.29	\$1,431	\$183	783.6%	\$417.50	\$53.28
2011		4	\$1,481	\$7,773	19.1%	\$35.26	\$185.06
2012		7	\$6,866	\$11,687	58.8%	\$86.92	\$147.94
2013	YTD	6	\$3,589	\$4,277	83.9%	\$115.77	\$137.96

SUPPLEMENT 65 PLAN "B" (2010 Old & New Methodology) - FORECAST District of Columbia

	AVERAGE MONTHLY CONTRACTS	ULTIMATE CLAIMS	EARNED <u>PREMIUM</u>	INCURRED LOSS <u>RATIO</u>	ANNUAL CLAIMS/ CONTRACT	ANNUAL PREMIUM/ <u>CONTRACT</u>
2012	7	\$6,866	\$11,687	58.8%	\$1,043	\$1,775
2013	25	\$32,719	\$40,000	81.8%	\$1,326	\$1,622
2014	73	\$90,123	\$116,924	77.1%	\$1,240	\$1,608
2015	116	\$150,858	\$197,311	76.5%	\$1,301	\$1,702
2016	155	\$215,230	\$280,049	76.9%	\$1,390	\$1,809
2017	190	\$282,220	\$365,149	77.3%	\$1,487	\$1,923
2018	221	\$349,874	\$452,788	77.3%	\$1,581	\$2,045
2019	250	\$417,435	\$543,034	76.9%	\$1,672	\$2,174
2020	275	\$487,799	\$636,017	76.7%	\$1,772	\$2,311
2021	298	\$560,895	\$731,857	76.6%	\$1,881	\$2,454
2022	319	\$636,090	\$830,657	76.6%	\$1,995	\$2,605
2023	338	\$712,054	\$932,541	76.4%	\$2,110	\$2,763
2024	354	\$788,785	\$1,037,867	76.0%	\$2,227	\$2,930
2025	369	\$868,943	\$1,146,960	75.8%	\$2,353	\$3,105
2026	383	\$952,492	\$1,259,995	75.6%	\$2,488	\$3,291
2027	395	\$1,039,069	\$1,377,219	75.4%	\$2,630	\$3,486
2028	406	\$1,127,755	\$1,498,900	75.2%	\$2,777	\$3,691
2029	416	\$1,218,557	\$1,625,285	75.0%	\$2,929	\$3,907
2030	425	\$1,313,640	\$1,756,611	74.8%	\$3,092	\$4,134
2031	433	\$1,413,066	\$1,893,087	74.6%	\$3,264	\$4,373
2032	440	\$1,516,719	\$2,034,937	74.5%	\$3,446	\$4,624
PRESENT VALU	UE 2013-2032	\$8,218,964	\$10,850,778	75.7%		

 PRESENT VALUE 2013-2032
 \$8,218,964
 \$10,850,778
 75.7%

 FUTURE VALUE 2010-2012
 \$10,411
 \$20,881
 49.9%

 TOTAL LIFETIME (PV/FV):
 \$8,229,375
 \$10,871,659
 75.7%

FORECAST ASSUMPTIONS

Claims Trend	5.0%	Annual Contract Sales*	50
Interest Rate:	4.4%	Male/Female Distribution*	40%/60%
		Smoker/Non-Smoker Distribution (within a Level)*	8%/92%
		Level 1/2/3 Distribution*	76%/10%/14%
		Age Distribution for New Business*	
		65	50%
		66	25%
		67	12%
		68	6%
		69	5%
		70	2%
		71+	0%

^{*} Assumption applies to new methodology 2010 plans only

SUPPLEMENT 65 PLAN "C" (1990 & 2010) - EXPERIENCE District of Columbia

	AVERAGE	3		INCURRED	CLAIMS COST	PREMIUM
	MONTHLY	Y ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR	CONTRACTS	<u>CLAIMS</u>	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
1994	131	\$145,164	\$174,640	83.1%	\$92.58	\$111.38
1995	176	\$261,472	\$225,725	115.8%	\$123.57	\$106.68
1996	200	\$338,299	\$258,213	131.0%	\$141.19	\$107.77
1997	230	\$813,594	\$325,317	250.1%	\$294.57	\$117.78
1998	255	\$462,195	\$406,333	113.7%	\$150.85	\$132.62
1999	258	\$353,666	\$463,599	76.3%	\$114.45	\$150.03
2000	242	\$398,358	\$500,507	79.6%	\$137.36	\$172.59
2001	267	\$449,290	\$608,881	73.8%	\$140.32	\$190.17
2002	250	\$406,088	\$594,453	68.3%	\$135.59	\$198.48
2003	226	\$455,780	\$659,189	69.1%	\$167.81	\$242.71
2004	199	\$364,633	\$575,456	63.4%	\$153.01	\$241.48
2005	181	\$365,888	\$475,097	77.0%	\$168.69	\$219.04
2006	176	\$375,513	\$500,771	75.0%	\$177.88	\$237.22
2007	182	\$506,448	\$542,722	93.3%	\$231.57	\$248.16
2008	198	\$613,986	\$584,367	105.1%	\$258.41	\$245.95
2009	212	\$830,022	\$700,611	118.5%	\$325.75	\$274.96
2010	206	\$972,631	\$761,215	127.8%	\$393.30	\$307.81
2011	170	\$630,322	\$668,610	94.3%	\$308.68	\$327.43
2012	134	\$427,284	\$589,087	72.5%	\$265.39	\$365.89
2013	YTD 120	\$167,342	\$220,075	76.0%	\$279.37	\$367.40

SUPPLEMENT 65 PLAN "C" (1990 & 2010) - FORECAST District of Columbia

	AVERAGE			INCURRED	ANNUAL	ANNUAL
	MONTHLY	ULTIMATE	EARNED	LOSS	CLAIMS/	PREMIUM/
	CONTRACTS	CLAIMS	PREMIUM	RATIO	CONTRACT	CONTRACT
2012	134	\$427,284	\$589,087	72.5%	\$3,185	\$4,391
2013	119	\$394,738	\$517,163	76.3%	\$3,317	\$4,346
2014	106	\$366,511	\$456,368	80.3%	\$3,458	\$4,305
2015	94	\$339,553	\$421,406	80.6%	\$3,612	\$4,483
2016	84	\$316,069	\$391,440	80.7%	\$3,763	\$4,660
2017	74	\$289,388	\$357,425	81.0%	\$3,911	\$4,830
2018	66	\$267,060	\$329,651	81.0%	\$4,046	\$4,995
2019	60	\$255,805	\$312,676	81.8%	\$4,263	\$5,211
2020	54	\$242,757	\$293,178	82.8%	\$4,496	\$5,429
2021	50	\$236,808	\$283,246	83.6%	\$4,736	\$5,665
2022	46	\$229,658	\$271,587	84.6%	\$4,993	\$5,904
2023	43	\$228,704	\$266,998	85.7%	\$5,319	\$6,209
2024	40	\$227,080	\$261,271	86.9%	\$5,677	\$6,532
2025	38	\$227,442	\$259,390	87.7%	\$5,985	\$6,826
2026	36	\$227,272	\$256,666	88.5%	\$6,313	\$7,130
2027	34	\$226,517	\$253,022	89.5%	\$6,662	\$7,442
2028	32	\$225,117	\$248,371	90.6%	\$7,035	\$7,762
2029	31	\$233,068	\$254,609	91.5%	\$7,518	\$8,213
2030	30	\$241,250	\$260,850	92.5%	\$8,042	\$8,695
2031	29	\$249,669	\$267,079	93.5%	\$8,609	\$9,210
2032	28	\$258,326	\$273,278	94.5%	\$9,226	\$9,760
PRESENT VAL	UE 2013-2032	\$3,754,488	\$4,498,238	83.5%		*

FUTURE VALUE 1994-2012 \$3,754,488 \$4,498,238 83.5% FUTURE VALUE 1994-2012 \$13,756,297 \$14,223,177 96.7% TOTAL LIFETIME (PV/FV): \$17,510,784 \$18,721,415 93.5%

FORECAST ASSUMPTIONS

Claims Trend 5.0% Interest Rate: 4.4%

SUPPLEMENT 65 PLAN "F" (Old & New Methodology) - EXPERIENCE **District of Columbia**

	AVERAGE			INCURRED	CLAIMS COST	PREMIUM
	MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR	CONTRACTS	<u>CLAIMS</u>	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
1994	263	\$274,556	\$391,458	70.1%	\$87.11	\$124.19
1995	297	\$431,663	\$412,975	104.5%	\$121.25	\$116.00
1996	360	\$414,584	\$486,774	85.2%	\$96.10	\$112.84
1997	415	\$480,526	\$611,796	78.5%	\$96.39	\$122.73
1998	448	\$790,634	\$669,451	118.1%	\$146.96	\$124.43
1999	448	\$623,702	\$800,502	77.9%	\$116.04	\$148.93
2000	453	\$638,661	\$909,451	70.2%	\$117.38	\$167.15
2001	564	\$1,281,557	\$1,121,536	114.3%	\$189.32	\$165.68
2002	592	\$912,001	\$1,195,633	76.3%	\$128.38	\$168.30
2003	627	\$906,575	\$1,496,823	60.6%	\$120.41	\$198.81
2004	663	\$1,152,306	\$1,580,290	72.9%	\$144.85	\$198.65
2005	748	\$1,367,494	\$1,577,757	86.7%	\$152.33	\$175.76
2006	828	\$1,365,287	\$1,858,127	73.5%	\$137.34	\$186.92
2007	903	\$1,427,959	\$2,000,284	71.4%	\$131.73	\$184.53
2008	977	\$1,621,824	\$2,059,046	78.8%	\$138.36	\$175.66
2009	1,006	\$1,776,376	\$2,426,542	73.2%	\$147.09	\$200.92
2010	1,029	\$1,611,752	\$2,704,935	59.6%	\$130.55	\$219.09
2011	1,017	\$1,727,207	\$2,827,079	61.1%	\$141.53	\$231.65
2012	1,047	\$1,539,076	\$2,862,714	53.8%	\$122.54	\$227.92
2013	YTD 1,062	\$813,934	\$1,216,029	66.9%	\$153.25	\$228.96

SUPPLEMENT 65 PLAN "F" (Old & New Methodology) - FORECAST **District of Columbia**

	AVERAGE			INCURRED	ANNUAL	ANNUAL
	MONTHLY	ULTIMATE	EARNED	LOSS	CLAIMS/	PREMIUM/
	CONTRACTS	<u>CLAIMS</u>	PREMIUM	RATIO	CONTRACT	CONTRACT
					4	
2012	1,047	\$1,539,076	\$2,862,714	53.8%	\$1,470	\$2,735
2013	1,122	\$1,638,792	\$2,962,137	55.3%	\$1,461	\$2,640
2014	1,141	\$1,749,665	\$2,869,281	61.0%	\$1,533	\$2,514
2015	1,157	\$1,868,457	\$3,004,196	62.2%	\$1,615	\$2,597
2016	1,169	\$1,996,661	\$3,145,900	63.5%	\$1,709	\$2,692
2017	1,179	\$2,134,411	\$3,301,041	64.7%	\$1,811	\$2,800
2018	1,185	\$2,270,607	\$3,460,131	65.6%	\$1,916	\$2,919
2019	1,190	\$2,411,304	\$3,629,473	66.4%	\$2,026	\$3,049
2020	1,194	\$2,560,177	\$3,807,790	67.2%	\$2,145	\$3,190
2021	1,195	\$2,715,027	\$3,992,670	68.0%	\$2,273	\$3,342
2022	1,195	\$2,876,487	\$4,189,007	68.7%	\$2,408	\$3,507
2023	1,194	\$3,041,523	\$4,398,530	69.1%	\$2,547	\$3,683
2024	1,193	\$3,210,406	\$4,615,941	69.6%	\$2,692	\$3,871
2025	1,190	\$3,389,014	\$4,846,007	69.9%	\$2,848	\$4,072
2026	1,186	\$3,573,771	\$5,082,098	70.3%	\$3,013	\$4,285
2027	1,182	\$3,767,507	\$5,333,311	70.6%	\$3,188	\$4,513
2028	1,178	\$3,972,858	\$5,603,336	70.9%	\$3,371	\$4,755
2029	1,174	\$4,184,181	\$5,883,087	71.1%	\$3,564	\$5,010
2030	1,170	\$4,409,979	\$6,183,044	71.3%	\$3,768	\$5,284
2031	1,166	\$4,646,270	\$6,494,938	71.5%	\$3,985	\$5,571
2032	1,161	\$4,892,781	\$6,819,509	71.7%	\$4,214	\$5,874
PRESENT VAL	UE 2013-2032	\$38,749,034	\$57,405,361	67.5%		
FUTURE VALU	JE 1994-2012	\$28,918,795	\$38,689,416	74.7%		

TOTAL LIFETIME (PV/FV): 70.4% \$67,667,829 \$96,094,778

FORECAST ASSUMPTIONS

Claims Trend	5.0%	Annual Contract Sales*	100
Interest Rate:	4.4%	Male/Female Distribution*	40%/60%
		Smoker/Non-Smoker Distribution (within a Level)*	8%/92%
		Level 1/2/3 Distribution*	76%/10%/14%
		Age Distribution for New Business*	
		65	50%
		66	25%
		67	12%
		68	6%
		69	5%
		70	2%
		71+	0%

^{*} Assumption applies to new methodology 2010 plans only

SUPPLEMENT 65 PLAN "HiF" (2010 Old & New Methodology) - EXPERIENCE District of Columbia

		AVERAGE			INCURRED	CLAIMS COST	PREMIUM
		MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR		CONTRACTS	<u>CLAIMS</u>	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
2010		6	\$4,598	\$3,645	126.2%	\$67.05	\$53.15
2011		27	\$6,127	\$29,024	21.1%	\$19.27	\$91.27
2012		43	\$94	\$45,832	0.2%	\$0.18	\$89.14
2013	YTD	47	\$1,016	\$20,873	4.9%	\$4.29	\$88.07

SUPPLEMENT 65 PLAN "HiF" (2010 Old & New Methodology) - FORECAST District of Columbia

	AVERAGE			INCURRED	ANNUAL	ANNUAL
	MONTHLY	ULTIMATE	EARNED	LOSS	CLAIMS/	PREMIUM/
	CONTRACTS	<u>CLAIMS</u>	PREMIUM	RATIO	CONTRACT	CONTRACT
2012	43	\$94	\$45,832	0.2%	\$2	\$1,070
2013	78	\$16,403	\$71,036	23.1%	\$209	\$907
2014	148	\$56,065	\$124,042	45.2%	\$378	\$837
2015	211	\$99,129	\$181,026	54.8%	\$469	\$857
2016	268	\$144,701	\$239,650	60.4%	\$541	\$895
2017	318	\$192,105	\$300,030	64.0%	\$603	\$942
2018	364	\$239,816	\$362,193	66.2%	\$659	\$995
2019	405	\$287,596	\$426,167	67.5%	\$710	\$1,053
2020	442	\$337,389	\$492,064	68.6%	\$764	\$1,114
2021	474	\$389,069	\$559,944	69.5%	\$820	\$1,180
2022	504	\$442,138	\$629,867	70.2%	\$877	\$1,250
2023	531	\$495,597	\$701,867	70.6%	\$934	\$1,323
2024	554	\$549,727	\$776,242	70.8%	\$992	\$1,400
2025	576	\$606,243	\$853,182	71.1%	\$1,053	\$1,482
2026	595	\$665,129	\$932,866	71.3%	\$1,119	\$1,569
2027	612	\$726,105	\$1,015,441	71.5%	\$1,187	\$1,660
2028	627	\$788,503	\$1,101,097	71.6%	\$1,258	\$1,756
2029	640	\$852,529	\$1,190,009	71.6%	\$1,331	\$1,858
2030	653	\$919,543	\$1,282,284	71.7%	\$1,409	\$1,965
2031	663	\$989,573	\$1,378,055	71.8%	\$1,491	\$2,077
2032	673	\$1,062,549	\$1,477,465	71.9%	\$1,579	\$2,195
PRESENT VAL	LUE 2013-2032	\$5,702,655	\$8,244,021	69.2%		
ELITTIDE MAT	TIE 2010 2012	\$12,000	\$92.620	14.40/		

PRESENT VALUE 2013-2032 \$5,702,655 \$8,244,021 69.2% FUTURE VALUE 2010-2012 \$12,008 \$83,630 14.4% TOTAL LIFETIME (PV/FV): \$5,714,663 \$8,327,651 68.6%

FORECAST ASSUMPTIONS

Claims Trend	5.0%	Annual Contract Sales*	75
Interest Rate:	4.4%	Male/Female Distribution*	40%/60%
		Smoker/Non-Smoker Distribution (within a Level)*	8%/92%
		Level 1/2/3 Distribution*	76%/10%/14%
		Age Distribution for New Business*	
		65	50%
		66	25%
		67	12%
		68	6%
		69	5%
		70	2%
		71+	0%

^{*} Assumption applies to new methodology 2010 plans only

SUPPLEMENT 65 PLAN "N" (2010 Old & New Methodology) - EXPERIENCE District of Columbia

		AVERAGE			INCURRED	CLAIMS COST	PREMIUM
		MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR		CONTRACTS	<u>CLAIMS</u>	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
2010		1	\$1,395	\$964	144.7%	\$135.65	\$93.73
2011		3	\$860	\$4,768	18.0%	\$26.88	\$148.99
2012		4	\$2,535	\$8,763	28.9%	\$52.81	\$182.56
2013	YTD	5	\$1,170	\$6,113	19.1%	\$45.00	\$235.11

SUPPLEMENT 65 PLAN "N" (2010 Old & New Methodology) - FORECAST District of Columbia

	AVERAGE			INCURRED	ANNUAL	ANNUAL
	MONTHLY	ULTIMATE	EARNED	LOSS	CLAIMS/	PREMIUM/
	<u>CONTRACTS</u>	CLAIMS	<u>PREMIUM</u>	RATIO	CONTRACT	CONTRACT
2012	4	\$2,535	\$8,763	28.9%	\$634	\$2,191
2013	39	\$35,350	\$51,152	69.1%	\$903	\$1,306
2014	86	\$84,788	\$119,201	71.1%	\$991	\$1,393
2015	127	\$136,574	\$186,690	73.2%	\$1,073	\$1,467
2016	165	\$191,191	\$256,054	74.7%	\$1,160	\$1,553
2017	199	\$247,653	\$327,378	75.6%	\$1,247	\$1,648
2018	229	\$304,037	\$400,873	75.8%	\$1,327	\$1,750
2019	256	\$361,282	\$476,669	75.8%	\$1,409	\$1,858
2020	281	\$420,916	\$554,809	75.9%	\$1,497	\$1,973
2021	303	\$482,714	\$635,276	76.0%	\$1,591	\$2,094
2022	323	\$546,008	\$718,187	76.0%	\$1,689	\$2,221
2023	341	\$609,571	\$803,740	75.8%	\$1,786	\$2,355
2024	357	\$674,569	\$892,224	75.6%	\$1,887	\$2,496
2025	372	\$742,440	\$983,890	75.5%	\$1,996	\$2,645
2026	385	\$813,119	\$1,078,914	75.4%	\$2,111	\$2,802
2027	397	\$886,182	\$1,177,495	75.3%	\$2,233	\$2,967
2028	408	\$960,681	\$1,279,830	75.1%	\$2,357	\$3,141
2029	417	\$1,037,602	\$1,386,150	74.9%	\$2,488	\$3,324
2030	426	\$1,118,134	\$1,496,652	74.7%	\$2,627	\$3,516
2031	433	\$1,202,318	\$1,611,548	74.6%	\$2,774	\$3,719
2032	440	\$1,289,996	\$1,731,017	74.5%	\$2,930	\$3,931
PRESENT VAL	LUE 2013-2032	\$7,060,716	\$9,395,329	75.2%		
ELITTIDE MAT	THE 2010 2012	¢5 172	¢15 442	22 50/		

PRESENT VALUE 2013-2032 \$7,060,716 \$9,395,329 75.2% FUTURE VALUE 2010-2012 \$5,172 \$15,442 33.5% TOTAL LIFETIME (PV/FV): \$7,065,887 \$9,410,771 75.1%

FORECAST ASSUMPTIONS

Claims Trend	5.0%	Annual Contract Sales*	50
Interest Rate:	4.4%	Male/Female Distribution*	40%/60%
		Smoker/Non-Smoker Distribution (within a Level)*	8%/92%
		Level 1/2/3 Distribution*	76%/10%/14%
		Age Distribution for New Business*	
		65	50%
		66	25%
		67	12%
		68	6%
		69	5%
		70	2%
		71+	0%

^{*} Assumption applies to new methodology 2010 plans only

SUPPLEMENT 65 PLAN "G" (2010) (New Methodology) - EXPERIENCE District of Columbia

		AVERAGE			INCURRED	CLAIMS COST	PREMIUM
		MONTHLY	ULTIMATE	EARNED	LOSS	PER MEMBER	PER MEMBER
YEAR		CONTRACTS	CLAIMS	PREMIUMS (EP)	RATIO	PER MONTH	PER MONTH
2013	YTD	3	\$3,027	\$3,484	86.9%	\$178.07	\$204.94

SUPPLEMENT 65 PLAN "G" (2010) (New Methodology) - FORECAST District of Columbia

	AVERAGE MONTHLY	ULTIMATE	EARNED	INCURRED LOSS	ANNUAL CLAIMS/	ANNUAL PREMIUM/
YEAR	CONTRACTS	CLAIMS	PREMIUM	RATIO	CONTRACT	CONTRACT
2013	19	\$27,015	\$36,458	74.1%	\$1,454	\$1,962
2014	67	\$91,771	\$124,442	73.7%	\$1,375	\$1,865
2015	110	\$163,071	\$217,677	74.9%	\$1,482	\$1,978
2016	149	\$238,748	\$313,620	76.1%	\$1,602	\$2,104
2017	184	\$317,136	\$412,325	76.9%	\$1,722	\$2,239
2018	216	\$396,809	\$513,934	77.2%	\$1,839	\$2,382
2019	244	\$475,626	\$618,577	76.9%	\$1,948	\$2,534
2020	270	\$558,007	\$726,373	76.8%	\$2,069	\$2,693
2021	293	\$643,660	\$837,494	76.9%	\$2,199	\$2,861
2022	313	\$731,619	\$952,042	76.8%	\$2,334	\$3,037
2023	332	\$820,750	\$1,070,162	76.7%	\$2,471	\$3,222
2024	349	\$910,218	\$1,192,240	76.3%	\$2,609	\$3,417
2025	364	\$1,003,759	\$1,318,583	76.1%	\$2,757	\$3,622
2026	378	\$1,101,370	\$1,449,522	76.0%	\$2,917	\$3,838
2027	390	\$1,202,422	\$1,585,325	75.8%	\$3,084	\$4,066
2028	401	\$1,306,130	\$1,726,294	75.7%	\$3,258	\$4,306
2029	411	\$1,412,025	\$1,872,695	75.4%	\$3,437	\$4,559
2030	420	\$1,522,864	\$2,024,774	75.2%	\$3,628	\$4,824
2031	428	\$1,638,821	\$2,182,844	75.1%	\$3,831	\$5,103
2032	435	\$1,759,680	\$2,347,167	75.0%	\$4,046	\$5,396
PRESENT VALUE 2013-2032		\$9,437,942	\$12,427,860	75.9%		
FUTURE VALUE 2012		N/A	N/A	N/A		
TOTAL LIFETIME (PV/FV):		\$9,437,942	\$12,427,860	75.9%		

FORECAST ASSUMPTIONS

50	Annual Contract Sales*	ims Trend
40%/60%	Male/Female Distribution*	rest Rate:
8%/92%	Smoker/Non-Smoker Distribution (within a Level)*	
76%/10%/14%	Level 1/2/3 Distribution*	
	Age Distribution for New Business*	
50%	65	
25%	66	
12%	67	
6%	68	
5%	69	
2%	70	
0%	71+	

^{*} Assumption applies to new methodology 2010 plans only

SUPPLEMENT 65 PLAN "L" (2010) (New Methodology) - FORECAST District of Columbia

YEAR	AVERAGE MONTHLY CONTRACTS	ULTIMATE CLAIMS	EARNED PREMIUM	INCURRED LOSS RATIO	ANNUAL CLAIMS/ CONTRACT	ANNUAL PREMIUM/ CONTRACT
2013	29	\$30,902	\$42,180	73.3%	\$1,060	\$1,446
2014	76	\$79,602	\$107,329	74.2%	\$1,044	\$1,408
2015	119	\$134,255	\$178,150	75.4%	\$1,132	\$1,502
2016	157	\$191,881	\$250,986	76.5%	\$1,224	\$1,601
2017	191	\$251,461	\$325,919	77.2%	\$1,316	\$1,706
2018	222	\$310,916	\$403,084	77.1%	\$1,401	\$1,816
2019	250	\$371,232	\$482,607	76.9%	\$1,486	\$1,932
2020	275	\$433,993	\$564,522	76.9%	\$1,579	\$2,054
2021	297	\$499,022	\$648,955	76.9%	\$1,678	\$2,183
2022	318	\$565,665	\$736,002	76.9%	\$1,781	\$2,317
2023	336	\$632,553	\$825,794	76.6%	\$1,884	\$2,459
2024	352	\$700,924	\$918,650	76.3%	\$1,990	\$2,608
2025	367	\$772,301	\$1,014,825	76.1%	\$2,104	\$2,765
2026	380	\$846,572	\$1,114,464	76.0%	\$2,226	\$2,930
2027	392	\$923,326	\$1,217,794	75.8%	\$2,354	\$3,104
2028	403	\$1,001,594	\$1,325,070	75.6%	\$2,485	\$3,288
2029	413	\$1,082,396	\$1,436,512	75.3%	\$2,622	\$3,480
2030	421	\$1,166,955	\$1,552,295	75.2%	\$2,769	\$3,683
2031	429	\$1,255,304	\$1,672,608	75.1%	\$2,924	\$3,896
2032	436	\$1,347,284	\$1,797,646	74.9%	\$3,087	\$4,119
PRESENT VALUE 2013-2032		\$7,306,494	\$9,621,711	75.9%		
FUTURE VALUE 2012		N/A	N/A	N/A		
TOTAL LIFETIME (PV/FV):		\$7,306,494	\$9,621,711	75.9%		

FORECAST ASSUMPTIONS

Claims Trend	5.0%	Annual Contract Sales*	50
Interest Rate:	4.4%	Male/Female Distribution*	40%/60%
		Smoker/Non-Smoker Distribution (within a Level)*	8%/92%
		Level 1/2/3 Distribution*	76%/10%/14%
		Age Distribution for New Business*	
		65	50%
		66	25%
		67	12%
		68	6%
		69	5%
		70	2%
		71+	0%
			100%

 $[\]ast$ Assumption applies to new methodology 2010 plans only

SUPPLEMENT 65 PLAN "M" (2010) (New Methodology) - FORECAST District of Columbia

YEAR	AVERAGE MONTHLY CONTRACTS	ULTIMATE CLAIMS	EARNED PREMIUM	INCURRED LOSS RATIO	ANNUAL CLAIMS/ CONTRACT	ANNUAL PREMIUM/ CONTRACT
2013	29	\$36,682	\$50,073	73.3%	\$1,258	\$1,717
2014	76	\$95,399	\$128,631	74.2%	\$1,251	\$1,687
2015	119	\$160,876	\$213,475	75.4%	\$1,356	\$1,800
2016	157	\$229,937	\$300,761	76.5%	\$1,467	\$1,919
2017	191	\$301,360	\$390,583	77.2%	\$1,577	\$2,044
2018	222	\$372,603	\$483,042	77.1%	\$1,679	\$2,176
2019	250	\$444,817	\$578,249	76.9%	\$1,781	\$2,315
2020	275	\$519,981	\$676,350	76.9%	\$1,892	\$2,461
2021	297	\$597,881	\$777,493	76.9%	\$2,011	\$2,615
2022	318	\$677,677	\$881,718	76.9%	\$2,134	\$2,776
2023	336	\$757,757	\$989,218	76.6%	\$2,256	\$2,946
2024	352	\$839,624	\$1,100,400	76.3%	\$2,384	\$3,124
2025	367	\$925,088	\$1,215,553	76.1%	\$2,521	\$3,312
2026	380	\$1,014,061	\$1,334,914	76.0%	\$2,666	\$3,510
2027	392	\$1,106,039	\$1,458,737	75.8%	\$2,819	\$3,719
2028	403	\$1,199,823	\$1,587,279	75.6%	\$2,977	\$3,938
2029	413	\$1,296,630	\$1,720,796	75.4%	\$3,141	\$4,169
2030	421	\$1,397,935	\$1,859,506	75.2%	\$3,317	\$4,412
2031	429	\$1,503,779	\$2,003,643	75.1%	\$3,503	\$4,667
2032	436	\$1,613,968	\$2,153,436	74.9%	\$3,698	\$4,935
PRESENT VALUE 2013-2032		\$8,752,832	\$11,526,035	75.9%		
FUTURE VALUE 2012		N/A	N/A	N/A		
TOTAL LIFETIME (PV/FV):		\$8,752,832	\$11,526,035	75.9%		

FORECAST ASSUMPTIONS

Claims Trend	5.0%	Annual Contract Sales*	50
Interest Rate:	4.4%	Male/Female Distribution*	40%/60%
		Smoker/Non-Smoker Distribution (within a Level)*	8%/92%
		Level 1/2/3 Distribution*	76%/10%/14%
		Age Distribution for New Business*	
		65	50%
		66	25%
		67	12%
		68	6%
		69	5%
		70	2%
		71+	0%

^{*} Assumption applies to new methodology 2010 plans only

ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am a Pricing Actuary with Group Hospitalization and Medical Services, Inc. (GHMSI) doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia, produces premiums that are reasonable in relation to benefits provided, and is based on sound and commonly accepted actuarial principles.

Dwayne Lucado, o=CareFirst BlueCros BlueShield, ou=Actuarial Pricing Department, email=dwayne lucado@carefirst.com.c=US

Digitally signed by Dwayne Lucado DN: cn=Dwayne Lucado, o=CareFirst BlueCross email=dwayne.lucado@carefirst.com, c=US Date: 2013.09.18 16:44:22 -04'00'

Dwayne Lucado, FSA, MAAA Associate Actuary CareFirst BlueCross BlueShield Mail Drop Point 01-780 10455 Mill Run Circle Owings Mills, MD 21117